

ONLINE LOAN APPLICATION NOW AVAILABLE

PRODUCTS/SERVICES

Savings Products

Regular Share Accounts
Prime Shares
Share Certificates (CD's)

Loan Products

New & Used Auto Loans
Personal Loans
Line of Credit Loans
Overdraft Line of Credit
VISA Credit Cards
Kick Start Your Credit Program
Go Green Loans
Real Estate

Electric Services

Home Banking
Bill Pay
Debit Cards

Misc Services

Movie Tickets
VISA Gift Cards
Payroll Deduction

Holiday Closings

Martin Luther King, Jr. Birthday

Monday January 19, 2015

Presidents Day

Monday February 16, 2015

IMPORTANT!!

Keep your account active and up to date! Contact the credit union for any changes to your account.

MOVIE TICKETS ARE AVAILABLE AT YOUR CREDIT UNION

Ticket prices are: \$8.50

Tickets good at: Regal Cinemas, United Artists and Edwards Theatres throughout North America

Great gift idea!



BOARD OF DIRECTORS

Eileen Pillar, Chairperson
Debra Taylor, Vice-Chairperson
Patricia Brooks, Treasurer
Robin Woolfolk, Secretary
Lindsay C. Woolfolk, Jr., Director
David Wyant, Director
Solomon McCauley, Director

SUPERVISORY COMMITTEE

Ardna Giannini
Eileen Pillar
Rodney Hildebrand

Supervisory Committee (only)
PO Box 6363 • Charlottesville, Va. 22906

STAFF

Joann Wenk, CEO/Manager
Ray Carboneau, Member Services Representative
Marvin Mayo, Member Services Representative

Hours of Operations

Open Monday through Friday 8:30 a.m. to 5 p.m.

CONTACT INFORMATION

Phone: (434) 973-4280 Fax: (434) 973-4095
e-mail: cpfcu@embarqmail.com

WEB SITE www.charlottesvillepostalfcu.com

Membership Information

Membership is available to all USPS employees and, retired employees, credit union employees and members of the following:

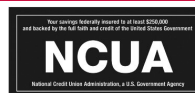
Charlottesville Sectional Center
Harrisonburg Processing Center
Associate Offices of the above

Any Retired USPS Employee who resides within the Credit Union's service area
Charlottesville-Albemarle American Legion Post 74.
It's Auxiliary and Sons of Squadron 74
Credit Union Employees

Membership includes family members of the above and family members of all credit union members.

IMPORTANT!!

Keep your account active and up to date!
Contact the credit union for any changes to your account.



First Quarter 2015

The Messenger

CHARLOTTESVILLE POSTAL
FEDERAL CREDIT UNION

1155 SEMINOLE TRAIL • P.O. BOX 6488
CHARLOTTESVILLE, VA 22906
434-973-4280

Mission Statement:

CPFCU is a financial cooperative, owned by its members. We are committed to promoting savings, providing affordable lending and safe guarding members' assets. We will provide sound financial services to meet members' needs, by providing prompt, quality, confidential person services.



This Edition of the Messenger is dedicated to:

Lisa Berman

Sept 22, 1962 to August 17, 2014

Lisa was a member of CPFCU for over 14 years and in this time she dictated her time to our credit union as a Board Member and a member of the Supervisory Committee.

A donation in her name was given to The Waldorf School of Charlottesville. She will be truly missed.

Member Account Verification will be conducted March 31, 2015.

Any responses to the verification are to be mailed to:

CPFCU

Supervisory Committee

PO Box 6363

Charlottesville, VA 22906.

VISA Cards!

Did you use those high rate department store cards for the holidays? CPFCU has VISA cards with rates as low as 6.99%. Stop by and talk to the staff about transferring those balances to our VISA card. There is no monthly fee, no transfer fee and the rate is the same for cash advances and purchases.

TAX LOAN SPECIAL!

March 1, 2015 through April 30, 2015

RATES AS LOW AS 5.99%

Use Direct Deposit to Save Time & Minimize Hassles

Request Direct Deposit for your Tax Refund and the refund will be sent electronically to your credit union account. Just fill out the Direct Deposit line on your tax form.

Include our routing and transit number (251480123) and your credit union account number.

Postal employees who wish to receive their earnings by Direct Deposit can sign up through PostalEASE.

Postal employees can also start or increase an allotment through PostalEASE.

FREE! FREE! FREE!

NO MONTHLY FEES OR SERVICE CHARGES!

- **Checking Account- FREE!**
- **Visa Debit Cards – FREE!**
- **Internet Banking –FREE!**
- **Online Bill Pay-FREE!**
- **Savings Account- FREE**

What Bank can say that!

CPFCU has all the same services as your local bank. Move your accounts to CPFCU, if you're tired of paying all those hidden costs.

BUY A CAR AND DON'T MAKE YOUR FIRST PAYMENT FOR 90 DAYS!

Rates as low as **3.99%***

Good from January 1, 2015 to April 30, 2015

CPFCU has Auto loans available up to 125% financing

Call the credit union today!

*Based on credit approval
* Interest will continue to accrue

NOTICE OF ANNUAL MEETING

Dear Credit Union Member,
Your Credit Union will be holding the 2015 Annual Membership Meeting:

Date: Tuesday, April 18th, 2015
Time: 5:30 PM
Place: American Legion Post 74, 3025 Louisa Rd, Shadwell, VA 22947
Note: Dinner will be served at 6:00 PM. Door prizes will be awarded.

This meeting is being held for the sole purpose of electing members to serve on the Board of Directors for the Credit Union. There are THREE (2) positions to be filled, with terms of three years.

The Nominating Committee, which consists of three Members of the Credit Union appointed by the Board of Directors, is conducting interviews with prospective nominees and their selection will be announced prior to the meeting.

Nominations for vacancies may also be made by petition signed by a minimum of TWENTY FIVE (25) members of the Credit Union. Each nominee by petition must submit a statement of qualifications and biographical data with their petition. Nominations must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve if elected.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. Nominations by petition must be mailed to: Nominating Committee - CPFCU, c/o P.O. Box 6488, Charlottesville, VA 22906, and received by 5:00 PM, Monday February 16th, 2015.

Come and take part in our Election process. It's your Credit Union!!!
RSVP's to Annual Meeting is in your Quarterly Statement.

FACT ACT DISCLOSURE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Request Your Free Annual Credit Report Online, or by Phone or by Mail:
Online: <http://www.annualcreditreport.com>

By Phone: 1-877-322-8228. You will go through a simple verification process over the phone

By Mail: Download, print and complete form from <http://www.annualcreditreport.com> (click on FACT Act Request Form.).

Mail the completed form to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281