

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

Electronic Services

Home Banking
Bill Pay
Debit Cards
E-Statements

Misc Services

Movie Tickets (Regal)
VISA Gift Cards
Payroll Deduction
Kings Dominion (Seasonal)

Holiday Closings

May 25, 2015 - Memorial Day
July 3, 2015 - Independence Day
September 7, 2015 – Labor Day
October 12, 2015 – Columbus Day
November 11, 2015 – Veterans Day
November 26 & 27, 2015 – Thanksgiving Holiday
December 24 & 25 2015 – Christmas Holiday

Member Account verification will be going on starting March 31, 2015
Please contact the Supervisory Committee in writing if you have questions or concerns:

Supervisory Committee
PO Box 6363
Charlottesville, VA 22906-6363



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, 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
Culpeper Processing Center
Associate Offices of the above
Any Retired USPS Employee who resides within the Credit Union's service area
Members of Charlottesville-Albemarle American Legion Post 74
It's Auxiliary and Sons of Squadron 74

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

VERY IMPORTANT!!

Keep your account active and up to date!
Contact the credit union for any changes to your account. If you have received a Dormant Letter, please call the credit union ASAP @ 434-973-4280!



Second 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.

CPFCU would like to show our appreciation by offering you and your family a 0.50% discount on an auto.

REFER YOUR FAMILY TO JOIN YOUR CREDIT UNION AND APPLY FOR AN AUTO LOAN

Based on membership qualifications

Loan are based on credit approval

Restrictions may apply

New Money only

Call the credit union today!

Based on approved credit

REGAL CINEMA MOVIE TICKETS ARE AVAILABLE AT YOUR CREDIT UNION

Ticket prices are: \$8.50

KINGS DOMINION TICKETS COMING SOON

Save, Save, Save!! *Great gift idea!*

Use Direct Deposit to Save Time and Minimize Hassles

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.

VISA Cards!

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

Based on approved credit

TAX LOAN SPECIAL!

Through April 30, 2015

RATES AS LOW AS 5.99%

***Access your credit card information by going to ezCardinfo.com**

Reminder Annual Meeting April 18, 2015

The 58th Annual Meeting for CPFCU:

Date: April 18, 2015

Time: 5:30 Doors Open

Dinner: 6:00

Business Meeting and Prize Drawings to follow dinner.

Place: American Legion Post 74, 3025

Louisa Road, Shadwell, VA 22947

The Nominating Committee has placed the following names of members to fill the two vacant seats of the Board of Directors:

Robin Woolfolk-Incumbent

Charles Via

TAX REFUND

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. (Routing and Transit # 251480123)

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

Rates as low as **3.99%***

Through 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

Privacy Notice

Charlottesville Postal Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

-We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

-If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

-Charlottesville Postal Federal Credit Union restricts access to your personal account information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Home Banking is Available

- Free Bill Pay
- Online Loan Application
- Request a check
- Transfer between your accounts
- E-statement



SUPPORT YOUR CREDIT UNION!!!!

- You can support your credit union by seeing us first when financing your new or used car.
- Applying for a VISA Card (rates as low as 6.99%).
- Tell your family about your credit union