

Third Quarter 2015

# The Messenger



**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 personal services.

#### BOARD OF DIRECTORS

Eileen Pillar, Chairperson  
Debra Taylor, Vice Chairperson  
Charles Via, Treasurer  
David Wyant, Secretary  
Lindsay C. Woolfolk, Jr, Director  
Robin Woolfolk, Director  
Sol McCauley, Director

#### SUPERVISORY COMMITTEE

Ardna Giannini  
Eileen Pillar  
Rodney Hildebrand

#### SUPERVISORY COMMITTEE (only)

PO Box 6363 • Charlottesville, VA 22906

#### STAFF

Marilyn Sullivan, Manager  
Ray Carbonneau, Member Service Representative  
Marvin Mayo, Member Service Representative

#### HOURS OF OPERATION

Monday – Friday 8:30 a.m. to 5:00 p.m.

#### CONTACT INFORMATION

Phone 434-973-4280 • Fax 434-973-4095  
Email: cpfcu@embarqmail.com

#### WEBSITE:

[www.charlottesvillepostalfcu.com](http://www.charlottesvillepostalfcu.com)

#### MEMBER 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 Employees who reside within The Credit Union's service area  
Charlottesville-Albemarle American Legion Post 74  
It's Auxiliary and Sons of Squadron 74  
Membership includes members of the above & family members of all credit union members.



## HOME BANKING is available!

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

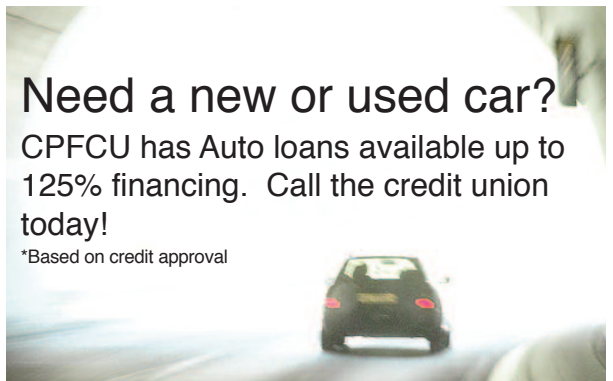
### Support Your Credit Union!

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

### Need a new or used car?

CPFCU has Auto loans available up to 125% financing. Call the credit union today!

\*Based on credit approval



## Annual Meeting Update

Charles Via and Robin Woolfolk were elected to the Board of Directors for a 3 year term. Thank you for your support.



# ONLINE LOAN APPLICATION NOW AVAILABLE

## Message from the Manager

Our special thanks, to the Sons of Squadron #74 for preparing our wonderful Annual Meeting and feast, and many thanks to The American Legion Post #74 for the use of their facilities.

I would like to thank everyone for their support and friendship during my 8 years at CPFCU. I felt the need to go back to California to be with family. I have enjoyed working here and again thank everyone for their kindness.

With that said I would like for you to welcome Marilyn Sullivan as your new CEO. Please come by and introduce yourself to her and welcome her to the CPFCU family.

Joann Wenk  
Manager



## Use Direct Deposit to Save Time & Minimize Hassles

Request Direct Deposit for your wages and/or retirement income.

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 Card – 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.

## 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!

# PRODUCTS & SERVICES

Savings Products  
Regular Share Accounts (Savings Account)  
Prime Share  
Share Certificates (CD's)  
Share Draft (Checking Accounts)  
Loan Products  
New & Used Autos  
Personal Loans  
Real Estate  
VISA Credit Cards  
Kick Start Your Credit  
Go Green Loans  
Lines of Credit Loans  
Overdraft Lines of Credit  
Credit Life and Disability Insurance (Loan Protection)  
GAP Insurance (Auto Loans)  
Electronic Services  
Home Banking (online Banking)  
Bill Pay  
E-Statements  
VISA Debit Cards  
Payroll Deductions  
Direct Deposit  
Other Services  
VISA Gift Cards  
Regal Movie Tickets  
Kings Dominion (seasonal)

## Holiday Closings

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

**Movie Tickets are Available at  
YOUR CREDIT UNION**

Ticket prices are: \$9.00

*Great gift idea!*

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