

Fourth Quarter 2016

# The Messenger

1155 SEMINOLE TRAIL  
PO 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 personal services.

### BOARD OF DIRECTORS

Eileen Pillar, Chairperson  
David Wyant, Vice Chairperson  
Charles Via, Treasurer  
Debra Taylor, Secretary  
A. B. Brown, Director  
Sol McCauley, Director

### SUPERVISORY COMMITTEE

Ardna Giannini  
Rodney Hildebrand  
Samuel Moore

### SUPERVISORY COMMITTEE (only)

PO Box 6363 • Charlottesville, VA 22906

### STAFF

Marilyn Sullivan, Manager  
Brittney Irving, 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](mailto:cpfcu@embarqmail.com)

### WEBSITE:

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

### MEMBER INFORMATION

Membership is available to all USPS employees and retired employee, 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.



## Take Steps to Avoid Becoming a Victim of ATM Skimmers

Every year sophisticated thieves steal millions of dollars from consumers by “skimming” their personal account information. Skimming, sometimes called “card cloning,” involves a thief installing a magnetic card reader, or skimmer, over the actual card reader at an ATM or gas pump.

When you swipe your card, the skimming device steals the information and transmits it to a remote computer. At the same time, a tiny concealed camera reads your PIN as you key it in. The camera often is in a bar the thief has affixed to the machine that looks like the ATM's trim. Criminals usually ensure their counterfeit equipment matches the machine's color scheme. Their methods are growing more sophisticated, including keypads that fit over the machine's real keypad, eliminating the need for the camera.

Take steps to avoid becoming a victim:

- Use the same ATM as often as possible. Memorize how it looks, so you will know if anything about it looks fishy.
- Inspect the ATM. If anything looks unusual—cracked, loose, scratched, or taped—don't use it.
- Avoid ATMs in popular tourist locations, as they're common targets. When possible, use indoor ATMs, which are harder for thieves to tamper with.
- When entering your PIN on the keypad, cover the keypad with your free hand to block the view of a spying camera.

Check your account often. If you notice unusual activity, contact us immediately at 434-973-4280 or after hours use the contact information on the back of your card.

OUR CREDIT CARDS HAVE

# NO BALANCE TRANSFER FEES!

- 1) Tell us which cards to pay off
- 2) We pay those cards off for **FREE**
- 3) YOU **SAVE MONEY!**



Call 434-973-4280 for more information. Certain restrictions apply.

## ONLINE LOAN APPLICATION NOW AVAILABLE

# E-Statements

Sign up for E-Statements

Save time, money and paper!



Faster and more secure  
than paper statements!



Call your member services representative at 434-973-4280 for further instructions.



## If You Need That Extra Help This Holiday Season, Why Not Skip-A-Payment? *The easy way to extra cash this holiday season just got a little easier.*

By using our holiday skip program. You can skip a payment on your vehicle or unsecured CPFCU loan(s). Just fill out the form below indicating which month you would like to skip: December or January and return it to us by mail, in person or fax to 434-973-4095. It's easier than you think, but hurry: offer ends January 01, 2017.

\*Visa, Real Estate or Equity Lines are NOT eligible for the holiday skip. Normal interest will continue to accrue on the unpaid balance. Loan(s) must be 6 months old to qualify and loans with payment deferrals or delinquencies within the last 6 months (15 days or more) do not qualify.

Yes! I'd like to skip my payment(s) for the month of \_\_\_\_\_. I understand that there is a \$35 processing fee per loan and that interest will continue to accrue on the unpaid balance(s).

\_\_\_\_\_ Please deduct the \$35 processing fee from my share account \_\_\_\_\_.

\_\_\_\_\_ Enclosed is my \$35 processing fee.

Sign: \_\_\_\_\_

Account # \_\_\_\_\_ Loan(s) \_\_\_\_\_ Date: \_\_\_\_\_

**Movie Tickets are Available at YOUR CREDIT UNION**  
**Ticket prices are \$9.00. Great gift idea anytime of the year!**

## We Offer VISA Gift Cards

Trying to figure out what to get for those hard-to-shop-for family and friends? A CPFCU gift card is the ideal solution and a sure-win gift that your family and friends will love! The VISA cards can be used at any merchant, including online, that accepts Visa debit cards. We offer VISA Gift Cards in the amounts of \$10.00 to \$500.00 for a small fee.

## PRODUCTS & SERVICES

### Savings Products

Share Accounts (Savings Account)  
Prime Shares  
Share Certificates (CD's)  
Share Draft (Checking Accounts)

### Loan Products

New & Used Autos  
Personal Loans  
Real Estate  
VISA Credit Cards  
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

OCTOBER 10TH, COLUMBUS DAY

NOVEMBER 24TH & 25TH,

THANKSGIVING

DECEMBER 26TH, CHRISTMAS

JANUARY 2ND, 2017, NEW YEAR'S DAY

## 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.

**\*Access your credit card information by going to [ezCardinfo.com](http://ezCardinfo.com)**