



Member of the Greater New Haven Chamber of Commerce and the Chamber of Commerce of Southern Connecticut (New London)

ATTENTION USERS OF CU ACCESS

As of **January 1, 2012**, our Audio Response Unit (**CU Access**) will no longer be available.

—You must now use **PC Express**.—

PC Express is a safe, sound and secure way to access your Credit Union accounts and handle all your transactions 24/7 via the Internet.

Simply log onto **www.newhavenpostal.org**, click on the **PC Express** icon on our home page. For **First Time Users** of **PC Express**, you will need a personalized password. Please call Kathy toll free at 1-800-642-3571 from within CT or 1-860-443-1595. She will be glad to assist you and answer any question you may have about **PC Express**.

At this point take a tour and see what options are available to you through **PC Express**.

We apologize for any inconvenience the discontinuation of **CU Access** may cause any of our members, and we "**Thank You**" in advance for your cooperation.

SMART MOVE

Considering buying a more fuel-efficient vehicle? With the fuel prices still on the rise, buying a fuel-efficient vehicle is considered by many a "SMART" move. Financing with your Credit Union is another "SMART" move. Why?

- Computerized Loan Application
- Fast Financing—usually 24-hr. turnaround
- Payroll distribution from your established allotment
- Take advantage of Presidents' Day car sales

You've trusted us with your savings and checking accounts, it's now time to take the next step and trust your Credit Union with financing your next car purchase. It's the "SMART" move.



HOLIDAY CLOSINGS

Monday, January 16, 2012
Martin Luther King, Jr. Day

Monday, February 20, 2012
Presidents' Day

Monday, May 28, 2012
Memorial Day

Wednesday, July 4, 2012
Independence Day

For Your Convenience: Debit/ATM Card Access, PC Express Internet Access and ABBIE (Bill Payment Service) are always available even when the Credit Union is closed.

Have a comment or question for New Haven Postal Employees Federal Credit Union?
Please email us at webmail@newhavenpostal.org

There is a randomly selected member's name* hidden in this newsletter. Should you discover your name, bring your current issue of *PostScripts* with your name circled into any Credit Union office. Remember to bring some form of identification with you. The Credit Union will "**Deposit \$25.00**" into your **Share Savings Account!**

* *Must be a member in good standing. All accounts must be current. Offer subject to change without notice.*

FROM THE DESK OF THE CEO

This has been a financially challenging year, to say the least and at the risk of annual repetition. Write-offs by so-called good members have continued to chip away at the credit union's bottom line, but in spite of this the credit union remains committed to providing the financial services all of our members come to us for.

One of the effects of our financial challenges was the closing of the Wallingford branch. However, as a convenience for our members working at that facility—as well as others living in the area—we left ATM access at the request of members, and improved its service by allowing the machine to accept deposits in addition to providing balance inquiries and cash withdrawals. On the other hand, with the recent announcement that the USPS will be closing the distribution center in the near future, the status of the ATM is left in question for the time being.

I don't want to belabor the negative challenges the credit union is facing today, except to say that we will do whatever we can to maintain the safety and soundness of our credit union as we face further financial challenges.

With that said, let me extend to all members in good standing my best wishes for a "Happy and Healthy Holiday Season" from your Credit Union's Board of Directors, Supervisory Committee, Management, and Staff—along with my sincere wish for a "Prosperous and Healthy New Year 2012"!

Joel Kanuck, CEO

Main Office

50 Brewery Street • New Haven, CT 06511
Tel: (203) 624-7170 • (888) 517-8851
Fax: (203) 867-4395

To report a lost or stolen Debit/ATM—VISA®
Check Card when Credit Union is closed, please call:
1-800-554-8969

To report a lost or stolen VISA® Credit Card
when Credit Union is closed, please call:
1-800-325-3678



PARENT ASSISTANCE LOAN P.A.L.

The holidays are over. Reality is setting in. Spring tuition is due. Home heating oil needs to be purchased—in general winter expenses are mounting up.



**Consider a P.A.L. SPECIAL
it might be the answer you're looking for!**

Available from Monday, January 9, 2012 through Friday, February 16, 2012

9.50%

ANNUAL PERCENTAGE RATE*

- 12-Month Term
- Minimum to borrow \$3,500.00
- Maximum to borrow \$5,000.00

*Equal Opportunity Lender. Rate and Term subject to change without notice. For qualified members only. Sample monthly payment for \$1,000.00 borrowed for 1 year at 9.50% is approximately \$87.69.

Once you have reviewed your options, consider your budget. And when you're ready to apply, just click on the computer mouse found on our home page to start the application process.

Please visit our website during the months ahead for posting of future loan specials and any updates concerning our products and services. The Credit Union website is fast becoming Member Information Central. If you want to know what's going on at the Credit Union, the Credit Union website is the place to find out.

ANNUAL BUSINESS MEETING

Friday, March 16, 2012 at 6:00 p.m.

P.E.D.C. Office, Training Room, 50 Brewery Street, New Haven, Conn.

All members wishing their names to be considered for nomination must submit a written application to a member of the Nominating Committee by 4:00 p.m., Thursday, February 16, 2012. Nominations will not be accepted from the floor at the Annual Business Meeting.

Members seeking nominations must meet the following criteria:

- Be **18** years of age or older.
- Possess an **understanding** of the Credit Union philosophy.
- Be able to **attend regularly scheduled meetings** and others called as needed.
- Be willing to **maintain confidentiality** of all meeting business.
- Have some **understanding** of financial reports.
- Must be in **good standing** with the Credit Union

The following members have been appointed to the Nominating Committee:

Victor F. Delieto,
Chairman
175 Townsend Terrace
New Haven, CT 06512

Donna M. Geraci
358 Weatherly Trail
Guilford, CT 06437

Lorraine S. Milone
25 New Street
West Haven, CT 06516

Steven Briggs