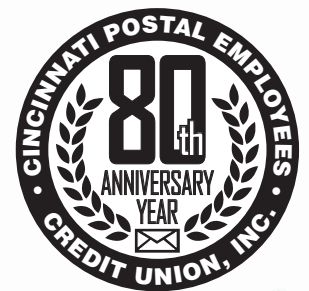


80
years
and still
growing!



August 28, 2008

Welcome to Dayton Postal
Employee Credit Union Members:

On Behalf of the Directors and Staff of The Cincinnati Postal Employees Credit Union, Inc. we are delighted that you have chosen to merge with CPECU. We feel this will be a successful venture for both credit unions. Our goal to be each members #1 financial institution has not changed in our 80 years of service to postal employees and their relatives. We want to help you and your family, achieve financial success.

The merger will take place on October 1st, and the computer system conversion will take place November 1st. The November 1st date was chosen so DPECU could remain open to service member's needs.

During the months of September and October you may receive more information regarding the computer system conversion, which includes ATM, ACH, credit card and share draft processing. Also enclosed is the new fee schedule which you may notice some reduction in ongoing fees.

NEW SERVICES AVAILABLE:

INTERNET HOME BANKING WEB PAL II

- Access to all your credit union accounts 24/7 via internet connection
 1. Transfers
 2. Inquiry
 3. Check withdrawal
 4. Credit Card Payments
 5. On line Loan Applications
 6. On-line Bill Pay
 7. Reorder Share Drafts
 8. View and Print Paid Drafts
 9. Review E-Statements (no paper statement is sent)
 10. Inventory Savings Bonds
 11. Credit Report Tools
 12. Special Calculators
 13. Special Occasions (personal reminder for appointments, birthdays, anniversaries with ability to notify someone else by email)

TELEPHONE HOME BANKING – P.A.L. (Personal Account Line)

- Access to all your credit union accounts 24/7 via telephone connection
- Items 1-5 listed above are available via telephone connection

SHARE DRAFT/CHECKING ACCOUNT

- 360 FREE (duplicate) checks per year for members with direct deposit of your paycheck/ retirement check
- Reasonable priced checks for members without direct deposit
- Internet check re-order
- Courtesy Pay Overdraft Advance available after draft account opened for 90 days (allows maximum overdraft limit of \$400 as per disclosure)
- Print your own copy of check via Web Pal II
- Monthly Paper or E statements available with Newsletter
- Share Draft Line of Credit available to qualified members

ADDITIONAL NO SURCHARGE ATMs AVAILABLE

- ALL NCB (National City Bank) ATM withdrawals/deposits with no surcharge
- NCB has thousands of ATMs located multi state available to you

Six Credit Union owned ATMs usage with no surcharge

- Credit Union Office, 1243 West 8th St, Cincinnati 45203
- Main Post Office, Liberty & Dalton, Cincinnati 45214
- Bulk Mail Center, 3055 Crescentville Rd, Cincinnati 45241
- Symmes Post Office, 9370 Fields-Ertel Rd, Cincinnati 45249
- Parkdale Post Office, 670 Northland Blvd, Cincinnati 45240
- Airmail Field Facility, 76 Clay Dr, Hebron Ky.
(Greater Cincinnati Airport- Long Term Parking)

MEMBER CAR BUYING SERVICE

- CU/EASY WHEELS
- Get pre-approved for financing
- We will find you the car
- Let you test drive it
- You can sign the papers at the credit union.
- For more information go to www.cpecu.org click on CU/ Easy Wheels

To better accommodate the needs of our members in and around Dayton we will be offering expanded office hours effective October 6, 2008. The new hours will be 8:30 a.m. to 5:00 p.m. Monday through Thursday and 8:00 a.m. to 5:00 p.m. on Friday.

2009 will bring a name change to CPECU, to update the image of the fusion of two great credit unions. You can also expect to see changes in the website, letterhead, newsletter and envelopes that reflect our new name.

**CPECU Board of Directors and
Ann M. Martin, President**