



# CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

OUR MISSION...The purpose of the credit union is to assist in meeting the financial needs of its members by encouraging savings and offering services at reasonable and competitive rates as resources permit while maintaining financial stability.

# MONEY MATTERS

Quarter IV  
2016



## HAPPY NEW YEAR!!!

*The Board of Directors and Staff of CPOECU wish you and your family a very happy and prosperous New Year!*

### LOAN RATES

Auto

100% financing available if qualified  
New Vehicles as low as 2.9% APR  
Used Vehicles as low as 3.9% APR

Unsecured Loans as low as 9.9% APR  
Savings Share Certificate 2% Above Certificate Rate

### SAVINGS RATES

Regular Savings as high as 0.05%  
Checking as high as 0.01%  
Club Accounts as high as 0.05%  
Savings Certificates as high as 1.25%  
Money Market Accounts as high as 0.40%

**0.00%**  
FOR 6 MONTHS\*

NOW IS THE TIME TO CLEAN OUT  
LAST YEAR'S LEFT-OVERS!

\*Balance transfers completed 02/01/2017 through 04/30/2017 will receive 0.00% promotional APR for 6 months from the date of first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details. APR= Annual Percentage Rate

Now that the holidays are over, start fresh by saving money and consolidating debt into one low monthly payment. **Beginning February 1, 2017**, transfer your credit card balance and enjoy **0.00% APR for 6 months!** All balances convert to the standard APR applicable to your account after the promotional period ends.

Speak to a loan officer for more information about this offer.

### HOLIDAY CLOSINGS

Monday, January 16 -  
**Martin Luther King Jr. Day**  
Monday, February 20 -  
**Presidents' Day**

### Your New Home is Just Around the Corner!

Ready to find your dream home? **HomeAdvantage**, a **free, easy-to-use service** can help you navigate through every step of the process. Sign up to gain access to search for homes, research neighborhoods, find a trusted real estate agent, get cash rewards, and much more. Visit [www.mycuhomeadvantage.com](http://www.mycuhomeadvantage.com) to enroll.



### \$\$\$ 3K LOAN \$\$\$

**Need to recover from holiday spending?** Our new 3K Loan—a short-term, fixed-rate borrowing option, may be just what you need.

- ⇒ 9.9% Fixed Interest Rate
- ⇒ 18 month repayment term
- ⇒ Affordable monthly payments

See a loan officer today!

**Looking for a mortgage** to finance your new home? CPOECU now offers affordable mortgage options at competitive rates. **Contact our mortgage hotline at 888-435-5247 today to learn more and apply.**

### It's Tax Time!!

Be sure to review your December 2016 statement for important tax filing information, including year-to-date dividends and loan interest paid. Also, if you plan to receive your tax refund via direct deposit, you will need the following information:

- ◆ The credit union's routing number: **271078175**
- ◆ Your account number
- ◆ The type of account:: checking account/savings account



THIS INSTITUTION IS NOT FEDERALLY INSURED, AND IF THE INSTITUTION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT DEPOSITORS WILL GET BACK THEIR MONEY.



## CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

### Main Branch

10027 S. Western Ave  
773. 881.2500  
FAX: 773.238.8791

### Downtown Branch

433 W. Harrison, 2nd Fl  
312.431.8945  
FAX: 312.566.0334

### Business Hours

Monday & Tuesday:  
8:30 a.m. - 5:00 p.m.  
Wednesday: Closed  
Thursday & Friday:  
8:30 a.m. - 5:30 p.m.

Audio Response: 773.881.4770

Toll Free: 888.927.6328

Report Lost/Stolen Debit Card  
704.392.6971 or 800.523.4175

Report Lost/Stolen Credit Card  
704.392.3418 or 800.808.7230

Credit Card Customer Service  
800.322.8472

Audio Response: 773. 881. 4770  
Toll Free: 1 888. 927. 6328

### Board of Directors

Charles May, Chairman  
Barbara J. Singleton, Vice Chairman  
Carol L. Cook, Secretary  
Ervin Gardner, Treasurer  
LaNeda R. Pitts  
Eddie T. Todd

### Supervisory Committee

LaNeda R. Pitts  
Beverly Williams  
LaVese Keys-Smith

### Credit Committee

Eddie T. Todd  
Lilliette Franklin  
Zenobia Russell-Clenna

### Membership Committee

Yvonne Dotson, Chairman  
Eva Culbertson  
Kenneth Allen

### Management Team

Robert Palumbo - President/CEO  
Nicole Jennings - VP, Operations  
Deborah Fears - Finance Manager  
Eric Gibbs - Credit Manager

## New Year, New You: Say Goodbye to Debt in 2017

Ready to pay down your debt in 2017? Below are a few tips and strategies to help you succeed.

1. **Get the Big Picture—Know What You Owe:** Create a list of all debt—credit cards, installment loans, car loans, etc. Include the amount owed and interest rate you are paying.
2. **Pick a Repayment Strategy:** Work with a debt counseling service like GreenPath to find a repayment option that is right for you. Visit [www.greenpath.com](http://www.greenpath.com) to learn more.
3. **Create a lean budget based on needs, not wants:** Look for ways to save. Do you eat out for lunch everyday? Brown bag your lunch and watch the savings add up.
4. **Consider a balance transfer or consolidation loan:** CPOECU can help! Transferring existing high balances to a lower interest credit card is an easy way to save.

Making a few short-term sacrifices to get rid of debt not only gives peace of mind, but can free up money for retirement savings, kids' college funds, or a dream vacation. Start saving today!



## OUR 89TH ANNUAL MEETING!!

### Mark your calendars!!

CPOECU's 89th Annual Meeting will be held on **Friday, March 17, 2017!** Learn about your credit union's performance, vote for the Board of Directors and stay for dinner and dancing. **Annual meeting reports** will be available electronically on our website for download. Please call our office with any question.

**Date:** Friday, March 17, 2017

**Time:** 6:00pm

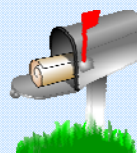
**Location:** Chateau Bu-Sche, 11535 S. Cicero Ave., Chicago, IL 60643

## UNCLAIMED PROPERTY REMINDER

**Did you know** the State Treasurer is holding **2.2 billion dollars in unclaimed funds?** If you have a CPOECU checking or savings account and have not conducted a transaction in the past 5 years, the account is considered unclaimed property. Per Illinois State law, any funds remaining in these accounts must be turned over to the State Treasurer's Office. To learn more about unclaimed property and check for money that may have been turned over to the state, visit [www.icash.illinoistreasurer.gov](http://www.icash.illinoistreasurer.gov).

## STAY CONNECTED

**Is your info up to date?** Don't miss important account information and other special offers from CPOECU. Call, stop in, or visit our website to verify your address, email and other contact information today!



## Important Update About Shared Branching

Effective January 1, 2017, all Shared Branching withdrawals will incur a \$1.50 convenience fee. Please contact a Member Services Representative with any questions.



## STAFF UPDATES

**Mr. Tarkus H. Huguley**, Loan Officer with CPOECU for the past 22 years, retired in December 2016. Mr. Huguley will be missed by the entire staff, Board of Directors, and credit union members. We wish him well in his retirement!

CPOECU welcomed **Britney Dickerson** in October 2016. Britney works as a Teller, alternating between the Southside and Downtown branches. Stop by and say hello!

**Mr. Abraham Lloyd** retired as Credit Committee Chairman in December 2016. We thank him for his many years of service!



FREE WIFI FOR CPOECU MEMBERS!

Connect to: **CPOECU-Guest-Free-WiFi-5** / Password: **cpoecu1928**

