

January

2015



Chicago Post Office Employees Credit Union

HAPPY NEW YEAR!!!



As we begin the new year, a heartfelt **THANK YOU** goes out to all of our members and volunteers! We are deeply grateful for your business and support. The entire staff at the Chicago Post Office Employees Credit Union is wishing you a prosperous New Year full of peace, health and happiness!!!

IMPORTANT DATES & HOLIDAY CLOSINGS

MONDAY, JANUARY 19TH - MARTIN LUTHER KING JR. DAY

MONDAY, FEBRUARY 16TH - PRESIDENTS' DAY



Save the Date!

The **2015 Annual Meeting** will be held on **Friday, March 20, 6 p.m.** at **Legacy**, 11901 South Loomis St., Chicago, IL 60643. Join us for an evening of information, food and drinks and door prizes!



STAFF UPDATES

CPOECU welcomed three new employees in 2014! **Shaina Oford**, in the role of administrative assistant, and **Tina Russell** as teller. Also joining our team is **Ben Kayvani**, who assumed the role of Controller.

In addition, we said farewell to **Deborah Walker Fears** at the end of 2014. We thank her for her years of service in the credit union's Accounting Department and wish her the best of luck in her future endeavors!

PRESIDENT'S CORNER

VOLUNTEERS WANTED

HAPPY NEW YEAR!!!! As we close the book on another very successful year for the Credit Union, I want to thank all of our valued members, Board of Directors, staff and committees for the results. We finished 2014 with a profit in excess of \$200,000. Delinquent loans are down and charge-offs have declined to a level that should be acceptable for the regulators. In addition, our loan portfolio increased by about \$500,000 in 2014—a direct result of relaxing our policies when lending out money. Our net worth ratio exceeded 25% for all quarters. All of these trends are expected to continue in 2015.



We measure our success by how well we meet our members needs. Again, we thank you for your membership and look forward to serving your financial needs in 2015.

Edward T. Van Daniker Sr.

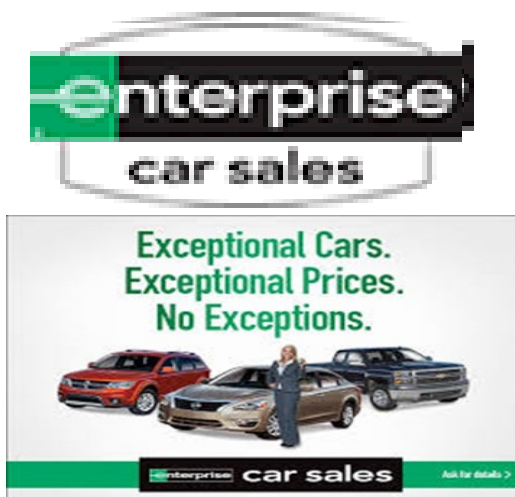
The Board of Directors of the CPOECU is seeking **VOLUNTEERS** to serve on various credit union committees.

Requirements:

- Must be in good standing and sound financial condition
- Must be able to meet insurance bonding requirements
- Must be willing to donate sufficient time to required meetings
- Must be willing to attend educational seminars and training as required

Interested? Send your resume to:

*Samuel Anderson, Board Chairman,
CPOECU, 10027 S. Western Ave., Chicago, IL
60643*



enterprise car sales

Exceptional Cars.
Exceptional Prices.
No Exceptions.

enterprise car sales Ask for details >

www.enterprisecarsales.com



GreenPath[®]
debt solutions

Need debt relief? The Chicago Post Office Employees Credit Union now works with GreenPath, Inc to help you get the debt relief you need. GreenPath offers **free debt counseling** tailored to your unique situation. They specialize in **eliminating credit card debt**, managing **student loan debt**, helping homeowners **avoid foreclosure**, providing **reverse mortgage counseling** to seniors, and providing **bankruptcy counseling and education**.

GreenPath's aim is to help you achieve your financial goals and begin enjoying a better quality of life. Last year, GreenPath helped more than 200,000 people in all 50 states.

Take the first step and visit www.greenpath.com or stop by your local Credit Union branch and ask for more information.

GreenPath offers help with:

- Debt Counseling
- Housing Services
- Debt Management
- Student Services
- Credit Report Review
- Bankruptcy Counseling



Money \$ense for Kids

Kids are never too young to begin learning about importance of money. Being disciplined, learning how to earn money and spend it wisely are all crucial concepts parents can teach their children early on. Aside from adding pennies to their piggy banks, there are several ways parents can help children learn to save, invest and make sound financial decisions.



When teaching children about money

Start young. Get kids to open bank accounts as early as possible so they can watch and track the value of their money.

Teach through allowance. Provide an allowance in order to give kids real-life money management lessons. Encourage them to save and spend.

Get them thinking about budgets. If you think your child is ready, put budget constraints on their choices. Help them understand compromise and limited spending.

Get them investing early. It's never too early to invest. In fact, the sooner, the better. Pick a balanced mutual fund or use a basic money market account. Let them track these investments and get into the habit early.

Help them understand the consequences of debt. Our society is one that has historically abused debt. As kids get older, make sure they understand how to avoid and manage debt effectively.

Consider opening up a [MyFuture](#) account for kids with the Credit Union. Ask for details on your next visit to the CPOECU!

Sudoku Puzzle

1		4		5				
	5		6			8		
		7		5				1
5					1			6
			2					
7	4							9
9			1		3			
	2			9				7
		6		3				4

To solve a Sudoku, you only need logic and patience. No math is required. Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

Difficulty Rating = Medium.

History Fact

January 4, 1790 –President George Washington delivered the first State of the Union Address.



The Chicago Post Office Employees Credit Union now offers Home Banking, as well as a new Mobile Banking App for Smartphones. While we encourage you to take advantage of these options, we also want you to use the proper precautions to help protect yourself from fraud.

The following 8 online security tips can help you protect yourself & your money:

1. Use strong passwords for all accounts—and never use any part of your social security number.
2. Don't respond to emails that claim to be from your bank requesting your account details. If you are unsure, call the bank and ask.
3. Be wary of email attachments and free software from unknown sources.
4. Use caution when opening links online. If it looks suspicious, don't open it!
5. Secure your cell phone with a screen lock.
6. Keep personal information and bank accounts numbers/passwords off your phone.
7. Think before you download apps on your mobile or tablet device.
8. Keep your computer operating system, your web browser and your mobile device software up -to -date.

CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

Main Branch
 10027 S. Western
 (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: 9:00 a.m. - 6:00 p.m.

Saturday & Sunday: Closed

Audio Response: (773) 881. 4770
Toll Free: 1 (888) 9CPOECU (927. 6328)

Board of Directors

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

Supervisory Committee

Keith Satterfield, Chairman
 LaNeda R. Pitts
 Beverly Williams

Credit Committee

Abraham Lloyd, Chairman
 Lillielette Franklin
 Phillip Crawford

Membership Committee

Yvonne Dotson, Chairman
 Crystal Flynn
 Eva Culbertson

Edward T. Van Daniker Sr., President/CEO
Deborah Walker Fears, Shaina Offord —
Editors

LOAN RATES

Auto

100% financing available if qualified

New Vehicles as low as 1.9% APR

Used Vehicles as low as 2.9% APR

Student Loan 6.9% APR

Certificate of Deposit 8.0% APR

Dividend Rates

Savings as high as 0.35%

Club Accounts as high as 0.50%

Certificates & IRAS as high as 1.25%

Money Market Accounts as high as 0.75%

Rates subject to change without notice



Movie Tickets
Gold: \$9.00 ~ Bundle: \$26.00



Answers to Sudoku Puzzle

1	6	8	4	3	2	5	9	7
2	5	9	7	6	1	4	8	3
4	3	7	9	8	5	6	2	1
5	9	2	8	4	7	1	3	6
6	1	3	5	2	9	7	4	8
7	8	4	3	1	6	2	5	9
9	4	5	1	7	8	3	6	2
3	2	1	6	9	4	8	7	5
8	7	6	2	5	3	9	1	4

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