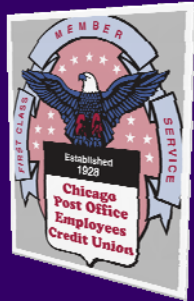


April

2015



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.

Chicago Post Office Employees Credit Union

MONEY MATTERS

Thank You for Attending the 2015 Annual Meeting

We thank you for your participation in our 2015 annual meeting and look forward to seeing you again next year. We hope you will always feel free to express your opinion, share your ideas and help us keep up the good work!

Thank
You

IMPORTANT DATES & HOLIDAY CLOSINGS

MONDAY, MAY 25TH - MEMORIAL DAY
FRIDAY, JULY 3RD - INDEPENDENCE DAY (observed)

CREDIT UNION RENOVATIONS

Stop by our Southside location and check out our new look!!!

"If you are always trying to be NORMAL, you will never know how AMAZING you can be."

- Maya Angelou

VACATION LOAN

MAX \$2,000

1 YEAR MAX TERM

FIXED RATE 7.9%

LOOK FOR THIS LOAN IN MAY 2015



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



PRESIDENT'S CORNER

VOLUNTEERS WANTED

2015 has started the same way the year 2014 ended, busy, busy, and busy. Your credit union plans to stay busy trying to find ways to better service our members. Whether it be low rates on loans, high rates on shares, low fees, or added convenience for our members, we always try to do what is best for you the member. Last year we introduced Mobile Banking and Greenpath (a debt counseling service for members). Many of our members use these services and appreciate the assistance they provide for them. In the late spring or early summer of 2015 we plan to offer another new service to our members. The service is called shared branching which will give our members access to their money and CASH in a more convenient manner. You will be able to go to other participating credit unions to perform many of your financial needs with the Chicago Post Office Employees Credit



Union. We will send out additional details as the implementation date gets closer. I hope 2015 has been good to you so far and will continue that way for the rest of the year.

Edward T. VanDaniker, Sr.
President/CEO

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*



GreenPath offers help with:

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



www.enterprisecarsales.com

History Fact

March 10, 1862– The U.S. government issues paper money for the first time

HOW LONG TO KEEP FINANCIAL DOCUMENTS



If you've ever had trouble finding an important financial document, you know why it's necessary to keep your financial records organized. Here are some helpful guidelines on how long you may want to keep your documents to avoid clutter.

Records you may want to keep for a year

or less include **bank or credit union statements, credit card statements, utility bills, and annual insurance policies.**

Records you may want to keep for **more than a year** include **tax returns and supporting documentation, mortgage contracts and supporting documents, receipts for home improvements, property appraisals,**

annual retirement and investment statements, and receipts for major purchases.

Records you may want to keep **indefinitely** include **birth, death, and marriage certificates; adoption papers; citizenship papers; military discharge papers; and social security cards.**



Credit Card Fraud takes place every day in a variety of ways. It may be the last thing on your mind while you are away on vacation, but all members need to make sure they are protecting their personal information, even when they are away.

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

1. Never respond to an e-mail asking you to verify or update your personal information.
2. Never click on links in unsolicited e-mail that you receive.
3. Delete any unsolicited e-mail in your e-mail accounts—don't even open them!
4. Never tell anyone your PIN and never write it down.
5. Guard your PIN from being seen when you are completing a transaction at an ATM or in a store.
6. Protect your passwords. Never write them down or enter them online

7. Never give out your personal or financial information on the phone or online unless you initiated contact.
8. Check your credit report at least once annually or sign-up for weekly or monthly alerts through credit management agencies.
9. At home, use spam blockers, firewalls, virus protection, and adware & malware destroyers
10. Update your Operating System whenever security patches are available.

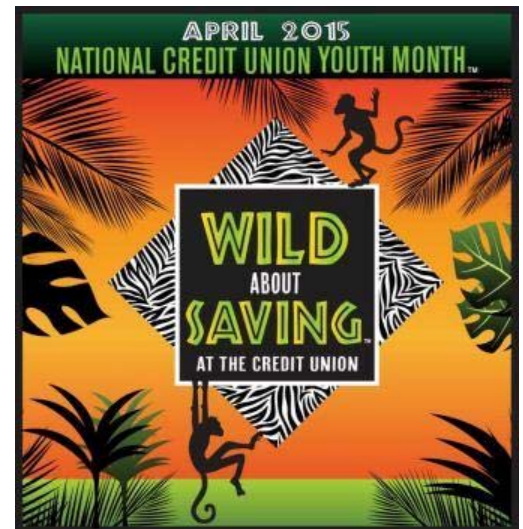
	6		3			8		4
5	3	7		9				
	4				6	3		7
	9			5	1	2	3	8
7	1	3	6	2				4
3		6	4					1
				6		5	2	3
1		2			9			8

Sudoku Puzzle

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 = Easy



GAP PROTECTION

WHAT IS MEMBER'S CHOICE GUARANTEED ASSET PROTECTION (GAP)?

It's a way to help protect your vehicle loan. Many times primary auto insurance settlements don't pay off your loan balance. When you buy a new or used car there's no way to know if it will be stolen or totaled in an accident. With MEMBER'S CHOICE Guaranteed Asset protection, you're protecting your vehicle investment against a possible financial loss.

HOW DOES IT WORK?

The fee can be included with your monthly payments or made separately by check or money order. If there's a difference between what you owe on your loan and the value of your vehicle, GAP will help pay the difference based on the terms of your member agreement. By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your financial future. Your loan officer can show you how.

WHY IS IT VALUABLE?

New and used vehicles often depreciate rapidly and vehicle loans are typically getting longer in terms. There may be a point where you owe more than it's worth. That's where MEMBER'S CHOICE GAP can kick in. If your vehicle is stolen or totaled in an accident, GAP will help cancel the difference between the primary insurance settlement and what you may still owe. GAP protection helps you prepare for the unexpected.

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
Shaina Offord —Editor

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

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

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