



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 III
2016

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 Loan as low as 9.9% APR

Student Loan 6.9% 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%

Rates subject to change without notice

HOLIDAY CLOSINGS

October 10 - Columbus Day

November 11 - Veteran's Day

November 24 - Thanksgiving Day

December 26 - Christmas Day

January 2, 2017 - New Year's Day

Visa Credit Cards - Transfer and Save! \$\$\$

There's still time to take advantage of **2.9% APR* for 12 months** on credit card balance transfers!

- No hidden fees
- Easy payoff process
- Consolidate your debt into one low monthly payment

*After promotional period expires, remaining balances will migrate to the standard APR applicable on your account.

Don't miss out on this **limited time offer!** Talk to a loan officer today.

Mortgages with YOU in Mind

Buying or refinancing your home can be one of the most important decisions in your life. That's why CPOECU now offers members affordable mortgage options at competitive rates! Whether you're a first-time home buyer, or refinancing your current home, we have the right mortgage to fit your needs. Offering a wide range of mortgage products, including FHA and VA loans, our lending experts are focused on helping you navigate the home financing process from start to finish. Excellent customer service, tons of educational tools and resources — CPOECU is your one-stop shop for all your mortgage needs.



For more information, contact our mortgage hotline at **888-435-5137** or visit www.cpoecu.com!

\$1000 Quick Cash Loans Now Available!



For those unexpected expenses or emergencies, CPOECU has you covered. In addition to our \$300, \$500 and \$700 quick cash products, **CPOECU is now offering quick cash loans for \$1000!!****

With the holidays approaching, now is the perfect time to get the extra cash you need!

See a loan officer today to apply.

****for a limited time only, \$100 fee applies for each loan.**

Introducing... The '3K LOAN'

Effective November 1, 2016, CPOECU will offer the '3K LOAN', a short-term, fixed rate borrowing option that may be just what you need to get over a financial hump. Use the cash for household or car repairs, vacation expenses or to finish up your holiday shopping.

Why 3K?

- 9.90% Fixed Interest Rate
- 18 month repayment term
- Affordable monthly payments

Don't wait! Call 773-881-2500 to speak with a loan officer for details.



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: 1 888. 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
Samuel Anderson
LaNeda R. Pitts
Eddie T. Todd

Supervisory Committee

Beverly Williams, Chairman
LaVese Keys-Smith
LaNeda R. Pitts

Credit Committee

Abraham Lloyd, Chairman
Lillielette 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

Retirement Planning Made Easy.

The benefit package offered by the federal government for postal employees can be confusing—it's complex and lacks resources for those with questions. That's why we've partnered with **Benefit Resource Partners (BRP)**: to help you get the facts.

BRP works with you to properly coordinate your benefits by utilizing a large network of federal-focused financial professionals who understand the unique and ever-changing demands of working for the postal service.

They pride themselves on providing collaborative consulting sessions to help you build a sustainable retirement income, ensuring your best interests are put first.

Together, we're here to assist you with coordinating and maximizing your benefits, and ultimately protecting the ones who matter most: your family. Please contact BRP directly at 800.905.8576 or email info@YourBRP.com to request your personalized Postal Employee Benefit



Did you know that as a member of CPOECU, you can receive a \$3000 AD&D insurance policy at **NO COST** through our partnership with **American Income Life?**

American Income Life has been providing solutions for life's "what ifs" for more than 60 years. Together, we want to ensure you're covered when you need it most.

For more information, contact our AIL service representative, Donna LaMontagna at (630) 202-6688.



EMV Chip Cards Coming Soon



We are pleased to announce that CPOECU members will soon have even greater security as we upgrade current debit cards to the new EMV chip technology.

EMV technology provides increased fraud protection and is the next step in keeping you and your information safe from skimming and breaches.

CPOECU will begin issuing new EMV chip cards in early 2017, so be on the lookout for more information as the time nears.

BEAT THE COMPETITOR!



We will **BEAT** a verified competitor's **auto rate by 1.00%**, not to go below 1.9%.

SEE A LOAN OFFICER TODAY.



CPOECU NOW OFFERS FREE WIFI TO ITS MEMBERS

Access Point Name(s):

"CPOECU-Guest-Free-WiFi-5"

Password Key: **"cpoecu1928"**