



# 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 I  
2017

## LOAN PRODUCTS AND RATES

**Auto Loans** - 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  
**Savings Secured** 2% Above Savings Rates  
**Quick Cash Advances** - up to \$1000  
**"3K" Loan**, 18 month signature - 9.90%  
**Visa Gold Credit Card** - Fixed Rate as low as 10.90%

## SAVINGS PRODUCTS AND RATES

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

\*Rates subject to change without notice\*

## HOLIDAY CLOSINGS

Monday, May 29, 2017 -  
**Memorial Day**

Tuesday, July 4, 2017 -  
**Independence Day**

## Get the Cash You Need with a Savings-Secured Loan

A Savings-Secured loan can be a great way to get some extra cash while **rebuilding credit**. Borrow against your Regular Savings or Certificate Savings account, while never withdrawing or using the money. The funds are used as collateral and remain in your account.



- ◆ **Easy and affordable way to rebuild credit**
- ◆ **Low interest rates**- Get 2% above your current savings or certificate rate
- ◆ **Maximum Funding** – Borrow up to 100% of your available savings or certificate account balance

Ask a loan officer for details.

## Introducing... an All New Auto Buying Experience!

Finding your next car has never been easier.

**CPOECU now offers a one-click auto buying resource for members!** Search for the car you want, at the price you want. Get access to Carfax reports, pricing, warranty information, and crash ratings. You can even compare cars and learn how much your current car is worth.



**Need financing?** Remove the guesswork by getting pre-approved for your new auto through CPOECU. You can complete the loan application directly on the website.

Make auto buying simple—visit [www.cpoecu.com](http://www.cpoecu.com) and discover the all new auto buying experience today.

## There's Still Time—Transfer Your Credit Card Balance and Save!!!



**It's not too late**—CPOECU's balance transfer offer has been extended!

**Now through June 30, 2017**, transfer your other credit card balances and enjoy **0.00% APR**. Start your spring cleaning right by saving money and paying down your debt faster.

\*All balances convert to the standard APR applicable to your account after the promotional period ends.

**Don't wait...speak to a loan officer today.**

## Spring Into Your New Home

With the weather warming up, now is the perfect time to start the search for your dream home. Let CPOECU help by finding you a mortgage that fits your budget. Whether you're buying your first home or refinancing your current one, we have affordable mortgage options at competitive rates.

Visit [www.cpoecu.com](http://www.cpoecu.com) or contact our mortgage hotline at **888-435-5247** to get pre-approved for your next home loan.



**Spring is here and mortgage rates are still low. Get pre-approved for your dream home today!**



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.

Mortgage Hotline - 888.435.5137

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

### Board of Directors

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

### Supervisory Committee

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

### 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

## Our 89th Annual Meeting...The Results Are In

CPOECU held its 89th Annual Meeting on **Friday, March 17, 2017** at the Chateau Bu-Sche in Alsip, IL. The results of the Board elections were as follows:

- ◆ **Mr. Ervin Gardner** was re-elected to a 3-year term on the Board of Directors.
- ◆ **Ms. Jamila McIntosh** was elected as a Director for a 3-year term.



**Annual meeting reports** are available to view online at [www.cpoecu.com](http://www.cpoecu.com), or ask for a copy in your local branch office. Thank you to all who attended. See you next year!

### Climb Into Savings: Consider a Savings Certificate Investment Ladder

A Savings Certificate ladder can offer both short and long term savings benefits. By investing in smaller certificates that mature at staggered dates, you get to combine long term earnings with more frequent access to a portion of your funds.

With a Certificate ladder, you'll gain:

- ◆ **Liquidity:** Your cash will be available to you at frequent intervals
- ◆ **Flexibility:** You decide how to split up your investments.
- ◆ **Better savings rates**
- ◆ **Peace of mind:** If savings rates go up, you'll have cash to re-invest in new certificate investments. If rates fall, your long-term, higher rate certificates will still be in tact.

### STAFF UPDATES

CPOECU recently welcomed a new Loan Officer, **Ms. Veronica Hairston**, to the credit union family. Veronica may be a familiar face to some long-time members,



as she is a former employee of CPOECU. We are excited to welcome her back!

### EMV Cards are on the Way! 3 Things To Know

#### How do I use an EMV card to make a purchase?

It's simple - 1) Insert your card in the chip-enabled terminal  
2) Leave your card in the terminal while your transaction is processed  
3) Remove your card at the prompt.



#### What if a retailer doesn't support EMV technology?

No problem. If the merchant has not converted to chip technology, you can still swipe your card.

#### Will I have to sign or enter a PIN for my card transaction?

Choose your method. Most EMV cards will be chip-and-signature cards, similar to how your debit card works now.

**Did You Know** you can access a virtual CPOECU branch **24 hours a day, 7 days a week?** **Online Banking, Mobile Banking and our 24-Hour Audio Response line** can help manage your financial needs—any time, any place. The best part? These services are secure, convenient, fast and free! Ask a Member Services Rep for details.

⇒ **Check account balances and transaction history**

⇒ **Print Statements**

⇒ **View and print check images online**

⇒ **Transfer funds between your accounts**

⇒ **Make check withdrawals and have it sent directly to you**

⇒ **Make loan payments online**



FREE WIFI FOR CPOECU MEMBERS!

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

