



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

Summer
2018

LOAN PRODUCTS AND RATES

Auto Loans - 100% financing available if qualified

New Vehicles as low as 2.90% APR
Used Vehicles as low as 3.90% APR

Unsecured Loan as low as 9.90% APR
Savings Secured 3% Above Savings Rates
Quick Cash Advances - up to \$1000
"5K" Loan, 36 month signature - 19.90%
Visa Gold Credit Card - Fixed Rate as low as 11.90%

SAVINGS PRODUCTS AND RATES

Savings Certificates as high as 3.00%
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

IT'S SUMMER

Time for a Sweet Bonus

4.99%

When you transfer an existing balance to your credit union credit card between 6/1/2018 and 8/31/2018, you'll receive a promotional APR of 4.99% for 24 months.*

*Balance transfers completed 6/1/2018 through 8/31/2018 will receive 4.99% promotional APR** for 24 months from the date of the 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



HOLIDAY CLOSINGS

Monday, September 3 -
Labor Day



Look out for CPOECU's new and improved website!!

In the coming weeks, you will notice a completely new look and feel to our website, including a new color palette, an improved navigation menu, and a more user-friendly way to view the products and services CPOECU has to offer. **Watch your email for news about the website's launch!**



GET THE CASH YOU NEED NOW WITH A CPOECU QUICK CASH ADVANCE!

Need some fast cash until payday? Check out a CPOECU Quick Cash Advance!

- No credit check
- Amount options: \$300, \$500, \$700 and \$1000
- Use for unexpected expenses, emergencies or bills
- Unlimited rollovers available
- Repayment through payroll deduction

*Applicable fees and restrictions apply. See a loan officer for details.

GROW YOUR SAVINGS THIS SUMMER!!

Now is perfect time of year to give your savings a boost. Have you checked out our great Savings Certificate rates?

- Competitive rates as high as **3.00%**
- Interest compounded monthly; dividends credited monthly
- Terms from 6 to 48 months
- Minimum deposit of \$1000
- \$0 monthly service fee



Maximize your earnings today! Stop by a branch office to learn more.



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

Board of Directors

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

Supervisory Committee

LaNeda R. Pitts, Chairman
Beverly Williams
Zenobia Russell-Clenna

Membership Committee

Yvonne Dotson, Chairman
Eva Culbertson
Tyrone Lewis

Management Team

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

Editor: Deborah Fears



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HELP US PROTECT YOUR ONLINE ACCOUNT!

CPOECU works hard to ensure doing business with us as secure as possible. Here are a few ways you can help.



- **Monitor your accounts.** Review your accounts daily to detect any unauthorized activity. Report any suspicious activity to our office as soon as possible.
- **Keep your information up to date.** Contact us to ensure your information is correct including, address, phone number, and email address.
- **Strengthen your passwords.** Make your online banking password difficult to guess. Avoid birthdays, Social Security numbers and your username when creating your password.

CPOECU'S 90TH ANNUAL MEETING

Over 100 credit union members and guests attended the 90th Annual Meeting and Celebration on March 16th, armed with plenty of enthusiasm in support of CPOECU.

The results of the Board elections were as follows:

- **Ms. Barbara J. Singleton** was re-elected as a Director for another 3-year term.
- **Ms. Carol Cook** was re-elected as a Director for another 3-year term.
- **Mr. Kenneth Allen** was elected as the newest member of the Board of Directors, for a 2-year term beginning in 2018.

We sincerely thank everyone for participating in this year's election and for helping CPOECU celebrate 90 years of service to our loyal credit union members!



Will you be able
to afford the repairs
needed to keep your
car on the road?

**MECHANICAL
REPAIR
COVERAGE**

Want more details?

Talk to a CPOECU loan officer today!