



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
2019

LOAN PRODUCTS AND RATES

- Auto Loans** - 100% financing available if qualified
- New Vehicles** as low as 1.90% APR
- Used Vehicles** as low as 2.90% APR
- Unsecured Loan** as low as 10.90% APR
- Savings Secured** 3% Above Savings Rates
- Quick Cash Advances** - up to \$1000
- Priority "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 4.00%
- 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



when you transfer an existing balance to our credit union credit card between June 1, 2019 and August 30, 2019

Balance transfers completed 6/1/2019 through 8/31/2019 will receive 4.99% APR* for 18 months from date of transfer. After this promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR = Annual Percentage Rate

HOLIDAY CLOSINGS

Monday, May 27, 2019
Memorial Day

Thursday, July 4, 2019
Independence Day

CPOECU.COM HAS
A NEW LOOK!!



Streamlined design and simple navigation makes it easy to stay current on new products, services and events from CPOECU.

Visit our new website at:
www.cpoecu.com.

Speak to a loan officer to transfer your credit balances to a CPOECU Visa credit card today!



LOOKING FOR A NEW CAR?

We put our members in the driver's seat!

- Research over 4 million vehicles nationwide
- Save time and money with credit union pre-approval
- Free CarFax, vehicle comparisons, and more!



Experience it now!
cpoecu.groovecar.com

CPOECU IN THE COMMUNITY

CPOECU recently donated to the Postal Employees' Relief Fund (PERF).



PERF is a nonprofit organization dedicated to helping active and retired postal employees rebuild and replenish basic necessities following the loss of a home through a major disaster such as a hurricane, tornado, flood, wildfire, or earthquake. Since 1990, PERF has helped thousands of postal employees and has provided millions of dollars in small relief grants across the nation to assist those in need.

CPOECU is proud to support our postal employees.



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
Tyrone Lewis
Michelle Johnson

Management Team

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

Editor: Deborah Fears



CPOECU'S 91ST Annual Meeting...The Results Are In!

Over 100 credit union members and guests attended the 91st Annual Meeting and Dinner Dance on March 15th at the Chateau Bu'che in Alsip, IL. The evening included dinner, dancing, and raffle prizes. **Mr. Charles May, Ms. LaNeda Pitts and Mr. Eddie T. Todd** were all re-elected as Directors for another 3-year term.

We thank everyone for participating in this year's election. See you next year!

LADDER YOUR CERTIFICATES AND WATCH YOUR SAVINGS GROW!



Laddering your Savings Certificates is an easy way to make your money work harder for you. With a Savings Certificate ladder, you can take advantage of the higher dividend rates generally offered with longer-term certificates and still maintain regular access to your money.

Laddering is simple!

- **Open several CDs with staggered maturity dates**, so that some of your cash is available to use or rollover at regular intervals.
- **Customize your ladder** to fit your needs. You can vary the amount and/or term of each certificate based on what you might need to access in the future.
- **Watch your savings grow!**

CPOECU offers competitive Savings Certificate rates as high as **4.00%**! With flexible terms from 6 to 48 months and a \$1000 minimum deposit, it's easy to start saving today. Stop by a branch office to learn more.



Get Quick Cash, Today!

- ✓ **Easy to apply** - Filling out the application is simple, and there's no credit check required after the initial advance.
- ✓ **Flexible Cash Amounts** - Choose the amount that fits your needs: \$300, \$500, \$700 or \$1000*.
- ✓ **Convenient** - Repayment done through payroll deduction with unlimited renewals.
- ✓ **No restrictions** - Use the funds for anything you like - unexpected expenses, summer home repairs or for planning your next summer adventure!

*Interest free; Fees apply

Call or see a Loan Officer today for details.



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!

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