#### CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

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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 WATTERS

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\*

#### **HOLIDAY CLOSINGS**

Monday, May 27, 2019 Memorial Day

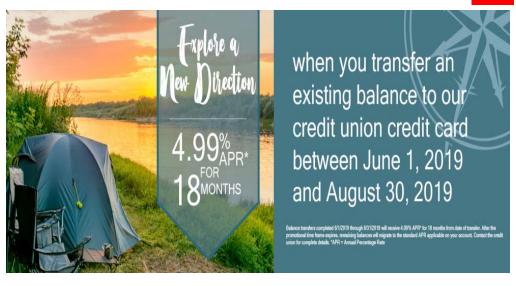
Thursday, July 4, 2019
Independence Day

### 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.





#### 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 <u>Debit</u> Card 704.392.6971 or 800.523.4175

Report Lost/Stolen <u>Credit</u> 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.



- ✓ 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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