



CPOECU MONEY MATTERS ♦ DECEMBER 2020

SEASON'S GREETINGS

As another year comes to a close, we want to thank you for your continued membership and support during this unprecedented and challenging year. The accomplishments of the credit union are a direct result of your trust in us! As we head into 2021, we plan to continue delivering great customer service, while adding new products and services that will be valuable to your financial needs.

From our family to yours – may your holidays shine with moments of love, laughter, and social distancing - and may the year ahead be full of contentment and joy.

Happy Holidays & best wishes for a safe and prosperous New Year!



OPEN A FREE CHECKING ACCOUNT TODAY!



A checking account can be a major key to maintaining a solid money management strategy - and CPOECU is here to help. Enjoy basic checking with Direct Deposit options, easy access, convenience and no monthly fees. In no time, you will be on your way to managing your every day financial transactions with ease.

Our FREE Checking account features:

- **No monthly service fees or minimum monthly balance required***
- **FREE Visa Debit Card**
- **Unlimited Check Writing**
- **FREE Online Bill Pay**
- **24/7 Audio Response and online banking**
- **E-Statements and E-notifications**

*with Direct Deposit

*Have questions on Checking accounts? Call a Member Service Representative at **773-881-2500** for more information.*

STAY SAFE WHILE HOLIDAY SHOPPING ONLINE

Online shopping was already a great way to get your holiday gifts before the COVID-19 pandemic, and it's an even better option now. You can buy what you want from home, without having to come into contact with a crowded store full of people. While protecting yourself from COVID, use these tips to protect your bank account from hungry cybercriminals.

- **Use trusted websites when online shopping**
- **Select complex passwords**
- **Don't store payment information**
- **Monitor bank accounts regularly**
- **Use prepaid debit cards**



The best way to stay safe online is by following those tips. By utilizing them, you will prevent fraudsters from having a very Merry Christmas on your dime!



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ACCESS TO NEARLY 30,000 SURCHARGE-FREE ATMS

CPOECU members are welcome at surcharge-free CO-OP ATMs and CO-OP Shared Branch locations from coast-to-coast. This means **you can take advantage of nearly 30,000 SURCHARGE-FREE ATM locations.** That's more than just about any bank, anywhere!



Can't find a CO-OP branch near you? Call **773.881.2500** for more information, or visit www.cpoecu.com/locations to find the nearest location.

The holidays can be an expensive time of year. CPOECU is here to lessen the financial load with our

Holiday Loan Special

NOVEMBER 1ST- JANUARY 31ST

- BORROW UP TO \$2000
- 12.90% INTEREST RATE
- ONLY \$84 BIWEEKLY

Apply Online at www.cpoecu.com or Call a loan officer today at 773.881.2500

THIS INSTITUTION IS NOT FEDERALLY INSURED. AND IF THE INSTITUTION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT DEPOSITORS WILL GET BACK THEIR MONEY.

SANTA'S FAVORITE COOKIES

Ingredients

- 12 tablespoons unsalted butter room temperature
- 3/4 cup light brown sugar packed
- 1/2 cup dark brown sugar packed
- 1/4 cup sugar
- 1 large egg room temperature preferred
- 2 teaspoons vanilla extract
- 2 and 1/4 cup + 2 tablespoons all purpose flour
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1/2 cup semisweet chocolate chips
- 1/2 white chocolate chips 1/2 cup red & green M&Ms* keep extra chocolate chips & M&Ms aside to put on the tops of cookies

Instructions

1. In a bowl combine all your dry ingredients; flour, baking soda & salt. Set aside.
2. In a large bowl combine butter and all 3 sugars and cream together using an electric mixer on medium speed for a few minutes until light & fluffy. Add in egg and vanilla extract and continue mixing. Slowly add in dry ingredients and continue mixing until your cookie dough forms and everything is thoroughly combined. Fold in chocolate chips, white chocolate chips and M&Ms
3. Pour cookie dough onto plastic wrap and wrap thoroughly to freeze for at least 2 to 3 hours. Take cookie dough out of freezer to thaw for about 10 to 15 minutes prior to baking.
4. Preheat oven to 350 and line a baking sheet with parchment paper, scoop cookie dough into small balls and place about 2 inches apart on cookie sheet. Bake for 9-10 minutes. When cookies come out of the oven place a few extra chocolate chips and M&Ms on the surfaces to make them pop.
5. Allow cookies to cool for about 5 minutes before serving, store any leftover in an airtight container.

Questions or Comments? Call 773-881-2500, email memberservices@cpoecu.com or visit www.cpoecu.com.

HOLIDAY CLOSINGS

Christmas Day
Friday, December 25, 2020
New Year's Day
Friday, January 1, 2021

CPOECU Branch Locations

Downtown Branch	Main Branch
433 W. Harrison, 2nd Fl	10027 S. Western Ave
312. 431. 8945	773. 881. 2500
FAX: 312. 566. 0334	FAX: 773. 238. 8791

