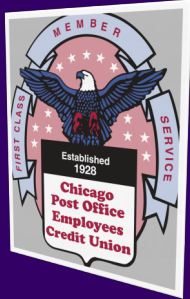


FIRST QUARTER

2016



OUR MISSIONThe 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.

Chicago Post Office Employees Credit Union

MONEY MATTERS

WELCOME TO THE TEAM

My warmest greetings to all Members. I would like to introduce myself to you. My name is Robert M. Palumbo Sr, your new President of Chicago Post Office Employees Credit Union (CPOECU). I have been in the Credit Union industry for over 35 years. It is with great pleasure and excitement to become part of such a storied organization with a very strong service-oriented tradition, which began its roots back in 1928. This tradition is heavily based on "First Class Member Service," as noted in the Credit Union's logo.

CPOECU provides a highly-valued alternative to other financial institutions as it serves the financial needs of its members. Through personalized service with products to meet those needs, the Credit Union has served thousands of members to assist them in achieving financial success. And for those who struggled the past several years, the Credit Union was there to help them rebuild their financial well-being.

The Board of Directors and Credit Union Team are committed to continuing its tradition in 2016 and the future. It is with the Member's support, that CPOECU will remain in a very well-capitalized position where Members' money is very safe and sound.

I appreciate the opportunity to continue the quality traditions of Chicago Post Office Employees Credit Union and wish all Members a very wonderful New Year!

IMPORTANT DATES & HOLIDAY CLOSINGS

MONDAY, MAY 30TH
MEMORIAL DAY

MONDAY, JULY 4TH
INDEPENDENCE DAY

VACATION LOAN

\$2000 MAX
1 YEAR MAX TERM
FIXED RATE 7.9%
AVAILABLE APRIL 1, 2016
SEE A LOAN OFFICER !!!



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



ANNUAL MEETING ELECTION RESULTS

There were three directors up for re-election. All three of the candidates were unopposed and, therefore, were elected by acclamation.

Charles E. May

LaNeda R. Pitts

Eddie T. Todd

Did you attend the Annual Meeting? If not, then you missed a great opportunity to learn more about your credit union, enjoy a sumptuous meal and visit with other members, directors, and volunteers while dancing the night away.

The Board of Directors of the CPOECU is seeking **VOLUNTEERS** to serve on various credit union committees.

Requirements:

- Must be in good standing and sound financial condition
- Must be able to meet insurance bonding requirements
- Must be willing to donate sufficient time to required meetings
- Must be willing to attend educational seminars and training as required

Interested? Send your resume to:

*Charles May Board Chairman,
CPOECU, 10027 S. Western Ave., Chicago, IL
60643*





Ten rules for Successful Money Management



Always remember that the most important factor in using money wisely is not how much money you make, but how you manage your spending! Here are ten rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others—a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you and your family, before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for family's to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you track what you spend more accurately.
6. Use credit wisely. Don't spend more on credit than you can afford to pay on a monthly basis. Responsible use of credit cards will help you establish a solid credit rating and avoid financial problems.
7. Pay yourself first by trying to save 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined and succeed.
9. Review your plan once a month.
10. Hold family meetings to review the progress together.

Need Help getting started? As a Chicago Post Office Employees Credit Union Member, you can take advantage of the GreenPath Financial Wellness program, a free financial education and counseling program. GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this service call (800)550-1961 or visit them on the web at www.greenpath.com

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SEE A LOAN OFFICER TODAY FOR MORE DETAILS

CPOECU NOW OFFERS FREE WIFI TO OUR MEMBERS



Access Point Name(s):

“CPOECU-Guest-Free-WiFi-5”

Password Key: “cpoecu1928

CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

Main Branch

10027 S. Western
(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: 9:00 a.m. - 6:00 p.m.

Saturday & Sunday: Closed

Audio Response: (773) 881. 4770
Toll Free: 1 (888) 9CPOECU (927. 6328)

Board of Directors

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

Supervisory Committee

Keith Satterfield, Chairman
LaNeda R. Pitts
Beverly Williams

Credit Committee

Abraham Lloyd, Chairman
Lillielette Franklin
Eddie Todd

Membership Committee

Yvonne Dotson, Chairman
Eva Culbertson
Kenneth Allen

Robert Palumbo— President/CEO
Shaina Offord —Editor

LOAN RATES

Auto

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

Student Loan 6.9% APR

Savings Share Certificate 2% Above Certificate Rate

Dividend Rates

Regular Savings as high as 0.15%

Checking as high as 0.05%

Club Accounts as high as 0.15%

Savings Certificates as high as 1.25%

Money Market Accounts as high as 0.50%

Rates subject to change without notice

Movie Tickets

Green: \$10.00 ~ Bundle: \$28.00



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Report Lost/Stolen Credit Card
(704) 392. 3418 or (800) 808. 7230



Credit Card Customer Service
(800) 322. 8472