



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

Quarter II
2017

LOAN PRODUCTS AND RATES

- Auto Loans** - 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
- Savings Secured** 2% Above Savings Rates
- Quick Cash Advances** - up to \$1000
- VISA Gold Credit Card** - Fixed Rate as low as 10.90%

SAVINGS PRODUCTS AND RATES

- SAVINGS CERTIFICATES** as high as **1.50%**
- 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

Transfer your existing credit card balance to our credit union credit card and save!

Receive a low summer rate of **1.99%*** for **9 months** when you transfer your current balance to our credit union credit card between June 1, 2017 and August 31, 2017.

*Balance transfers completed 06/01/2017 through 08/31/2017 will receive 1.99% promotional APR for 9 months from the date of 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 4, 2017 - **Labor Day**
- Monday, October 10, 2017 - **Columbus Day**

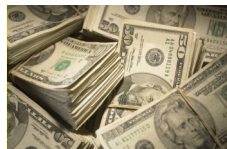
Have you Checked Out Our SAVINGS CERTIFICATE Rates??

Looking for a risk-free, fixed rate investment option? CPOECU offers highly competitive Certificate rates with flexible terms.

- ⇒ **Competitive Rates**
- ⇒ **Greater earnings than regular savings accounts**
- ⇒ **Fixed rates guaranteed for length of term**
- ⇒ **Terms from 6 to 48 months**
- ⇒ **\$1000 minimum deposit to open**



Open a Savings Certificate and start saving today!



Get the Cash You Need - With our 'Priority 5K' Signature Loan!!

Just in time for summer, our all new 'Priority 5K Loan' lets you borrow up to \$5000 to use any way you wish, including home improvements, debt consolidation, credit rebuilding or taking a summer vacation with the family.

- ⇒ **Fixed Rate of 17.90%**
- ⇒ **36 month repayment term**
- ⇒ **Low monthly payment**
- ⇒ **Credit Disability and Life Insurance Available**

Speak with our experienced Loan Professionals to apply.

Get a Prepaid VISA Card from CPOECU

If you or someone you know has a student heading to college this fall, help them stay financially prepared with a **Prepaid VISA card from CPOECU**. You can easily add funds when your student is away, helping them manage their finances while avoiding the risks of carrying cash.



- ⇒ **Easy and safe to use** – Easily provide cash to allow students to make purchases without the risk of carrying cash.
- ⇒ **Reloadable** – reload your Prepaid VISA card as many times as you wish, either by phone or in our office.
- ⇒ **Cost-effective** -a great way to help your student stay on budget while away.
- ⇒ **Not just for Students** – Our Prepaid VISA card is a great option for anyone looking to easily manage their budget!



Call 1-800 -881-2500 or stop by your local branch for more information.



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.

Mortgage Hotline - 888.435.5137

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

Board of Directors

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

Supervisory Committee

LaNeda R. Pitts, Chairman
Beverly Williams
LaVese Smith-Keys

Membership Committee

Yvonne Dotson, Chairman
Eva Culbertson
Kenneth Allen

Management Team

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

Managing Your Debt - CPOECU Can Help!

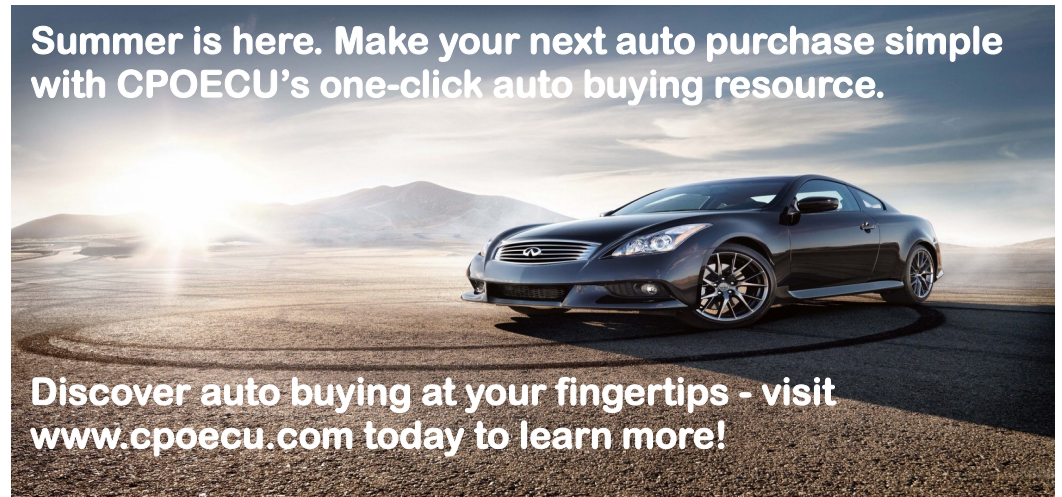
Having trouble making or catching up on your loan payments? Contact us! There may not be one simple solution to get you out of debt, but there may be options to help alleviate some of the stress and get your payments under control.

Aside from our Loan and recovery specialists, CPOECU also partners with **GreenPath Financial Wellness** (www.greenpath.com) to offer you free financial counseling, debt management services and financial education tools. Before you throw in the towel, reach out to CPOECU to find out how we can help.



Summer is here. Make your next auto purchase simple with CPOECU's one-click auto buying resource.

Discover auto buying at your fingertips - visit www.cpoecu.com today to learn more!



Travelling Abroad This Summer?

Before you pack your bags, call us with your travel dates and destination to continue using your ATM and/or

Visa Debit card without interruption outside the US. Without receiving notice, transactions performed in an unfamiliar location may be automatically blocked to protect your account from fraudulent activity. Keep your finances safe and enjoy peace of mind when you travel.



Don't Let Your Account Go Dormant!

Members who have not had any activity in their account for 12 consecutive months incur a **\$5 fee** each month the account remains inactive.

Set yourself a reminder to make at least one deposit or withdrawal at least once every year.

Online Safety



- ⇒ Be wary of sharing your Social Security number.
- ⇒ Never use the same password for all your accounts. Try a password manager such as **Last Pass** (www.lastpass.com) and **Dashlane** (www.dashlane.com) to create, store and organize passwords for you.
- ⇒ Limit the information you share when using a public wireless network in places such as airports.
- ⇒ Think carefully before posting about yourself and others online, including vacation photos.
- ⇒ Call the Identity Theft Resource Center for Advice at 1-888-400-5530 if you suspect your accounts may have been hacked.



FREE WIFI FOR CPOECU MEMBERS!
Connect to: **CPOECU-Guest-Free-WiFi-5** / Password: **cpoecu1928**

