



## CPOECU MONEY MATTERS ♦ DECEMBER 2021

### SEASON'S GREETINGS

As 2021 comes to a close, we want to thank you for your loyalty to the credit union and to the philosophy of 'People Helping People'. All that we have accomplished this year would not have been possible without your continued trust and support, something we do not take lightly. In 2022, our goal is to continue delivering excellent customer service, new products, services and convenience for our members.

From CPOECU Board, management and staff- **Happy Holidays and best wishes for a safe and prosperous New Year!** We look forward to serving you in 2022 and beyond.



### HOLIDAY RELIEF IN THE NICK OF TIME



A **Holiday Loan** from CPOECU is the perfect way to finance this season's shopping list. We know how quickly holiday expenses can eat up savings - so having another option to fund those last minute purchases can be ideal. Fortunately, there's no need to add additional stress! Treat yourself to a Holiday Loan and have extra dough on hand for holiday goodies or getaways, or simply use it to consolidate high-rate debt.

- **Borrow up to \$2000**
- **12.90% interest rate**
- **Only \$84 biweekly**
- **Online loan closing available**

Holiday Loans will be available through **January 31, 2022**. Contact a Loan Officer at **773-881-2500** or apply at [www.cpoecu.com](http://www.cpoecu.com)

### CPOECU's Holiday Transaction Tips



Follow the tips below to keep your account safe while shopping or traveling this holiday season:

- **Notify the credit union of your holiday travel plans in advance**, so that your out-of-country transactions are not declined.
- **If you have any trouble with your CPOECU debit card during holiday travel or shopping, please call 1-773-881-2500.**
- **You may receive a call from STAR regarding purchases if they don't match your normal spending habits.** Remember, STAR will **NEVER** ask you for sensitive information regarding your account, but rather verify recent transactions.

If you have any questions regarding these holiday transaction tips, contact us. Stay safe this holiday season!



### MAKE HOME IMPROVEMENTS A BREEZE

Whether its home repairs, DIY projects, or upgrading fixtures, appliances, windows and doors, save **BIG** money with our Home Improvement special.



Get **3.99% APR\*** on home improvement purchases through 1/15/22, when you use your CPOECU VISA credit card.

Don't have a CPOECU credit card but want to take advantage of this special? Contact our loan department today at 773-881.2500.

Qualifying home improvement purchases completed July 15, 2021 through January 15, 2022 will receive 3.99% APR\* for 6 months from date of purchase. After the promotional period expires, remaining balances will move to the standard APR applicable on your account. Contact the credit union for complete details. \*APR-Annual Percentage Rate



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## IS YOUR CONTACT INFORMATION UP TO DATE?



If your address or phone number changes, or if you would like to update your beneficiaries, please let us know right away. Keeping your information current with the credit union is an important part of protecting your identify, as well as your money.

### Having current information on file can help:

- **Reduce fraud:** Fraud alerts will reach you, and other important documents won't be mailed to an old address.
- **Avoid Unnecessary Fees:** Receive important notices in a timely manner to avoid fees being added to your account.
- **Forgotten/ Dormant Accounts:** If you have money in an account that you completely forget about, there could be fees, or the funds could eventually be turned over to the state if you can't be reached.

Please take a minute to verify or update your information by stopping in a branch, or giving us a call at **773-881-2500**.

## DEBT PROTECTION

Does your family have a safety net if the unexpected hits?

**LIFE PLUS** adds protection for financially-stressful life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent. Protect your loan balance or loan payments today so your family can worry a little bit less about tomorrow.



IN THE EVENT OF...	DEATH	DISABILITY	INVOLUNTARY UNEMPLOYMENT
WHAT HAPPENS...	• PROTECTED BORROWER PASSES AWAY.	• A COVERED DISABILITY OCCURS DUE TO INJURY OR ILLNESS.	• A COVERED JOB LOSS OCCURS.
IT CANCELS THIS... <small>LOAN BALANCE, UP TO THE CONTRACT MAXIMUMS</small>	• YOUR PAYMENTS OR LOAN BALANCE.	• YOUR LOAN PAYMENTS.	• YOUR LOAN PAYMENTS.
YOU MAY BE ELIGIBLE IF YOU...	• HAVE AN ELIGIBLE LOAN.	• ARE A PERMANENT EMPLOYEE WHO IS ACTIVELY WORKING.*	• ARE A PERMANENT EMPLOYEE WHO IS ACTIVELY WORKING.*

Ask your loan officer for details on how you can protect what matters most to you.

Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. \*Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid. MARKETING#: DP-2043082.1-0218-0320



## LET US HELP YOU FINANCE YOUR NEW AUTO!

**Holding out for your perfect car?** Let us help. Make your car shopping experience even easier with our **auto buying center**. Research and compare vehicles, get free Carfax reports, and view local dealer inventory all from the comfort of your home. Simply visit our website today at [www.cpoecu.groovecar.com](http://www.cpoecu.groovecar.com) and start shopping for your next vehicle.

**Have a loan financed somewhere else?** Contact us today at 773-881-2500 and let us save you money on your monthly payment!

Questions or Comments? Call 773-881-2500, email [memberservices@cpoecu.com](mailto:memberservices@cpoecu.com) or visit [www.cpoecu.com](http://www.cpoecu.com).

### Holiday Closings

**Christmas Eve - Offices close at 1pm**  
Friday, December 24th

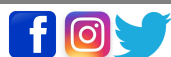
**New Years Eve - Offices close at 1pm**  
Friday, December 31st

### CPOECU Branch Locations

**Downtown Branch**  
433 W. Harrison, 2nd Fl  
312. 431. 8945  
FAX: 312. 566. 0334

**Main Branch**  
10027 S. Western Ave  
773. 881. 2500  
FAX: 773. 238. 8791

[WWW.CPOECU.COM](http://WWW.CPOECU.COM)



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