



## CPOECU MONEY MATTERS ♦ FEBRUARY 2021

### GET \$25 WHEN YOU REFER CO-WORKERS AND FAMILY

Happy with the services you receive at CPOECU? Refer your co-workers and family members, and we'll make it worth your while! For each member you refer who opens a qualifying product, you will receive a \$25 bonus.

**Referee must add one of the following services for you to receive your Referral Bonus:**

- CD
- Loan
- Direct Deposit
- Checking Account
- Credit Card
- Christmas Club, Vacation Club, Money Market with direct deposit



It only takes a few minutes to complete the online application, or stop by a branch to speak with a Member Services Representative to apply. Visit [www.cpoecu.com](http://www.cpoecu.com) to apply or call us for more information at **773-881-2500**.

SEIZE THE MOMENT  
& GET YOUR FINANCIAL

# Fresh Start

Renew your financial well-being with the help of our new balance transfer rate.

**2.99% APR  
FOR 24 MONTHS**

When you transfer an existing balance to our credit union credit card between February 1, 2021 and April 30, 2021.

Ask us about this special rate offer today!

Balance transfers completed 2/1/2021 through 4/30/2021 will receive 2.99% APR\* for 24 months from date of transfer. After the promo time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. \*APR=Annual Percentage Rate

## SAVE THE DATE! VIRTUAL ANNUAL MEETING



To keep everyone safe and healthy during the ongoing pandemic, the 93rd Annual Meeting will once again be held in a virtual format on **Friday, March 26th at 6:00pm**.

- Hear from our Board of Directors and CEO
- Review credit union highlights from 2020
- Enter to WIN a raffle prize!

**Details on how to register for the virtual meeting will be sent via email in the coming weeks. Stay tuned!**

## The Lending Corner



Whether you're looking to **finance or refinance a vehicle, pay for home repairs or emergency expenses, consolidate debt, or open a new line of credit**, CPOECU has you covered. We offer competitive rates, flexible repayment terms and the convenience of automatic deductions through your payroll.

**Apply 24/7 using our online application at [www.cpoecu.com](http://www.cpoecu.com).**

Get a quick decision on your application and receive the money directly into your account. Call a loan officer at **773-881-2500** for more details.



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### JUMP-START YOUR SAVINGS IN 2021

If there's one thing 2020 taught us, it's that no one can predict the future. Having a sufficient savings cushion provides a financial anchor, so you are better equipped to handle future uncertainties. Sudden illness, job loss, having to unexpectedly care for a loved one or pay for major car or home repairs - these are just a few of life's curveballs that, without adequate savings, can easily cause a financial hardship.

Don't get caught unprepared; **follow these tips to get a jump-start on your savings:**

**Assess your budget.** Create a budget to get a handle on your monthly income and typical expenses, including recurring subscriptions, credit card debt, and loan payments.

**Automate your savings.** Determine the amount you would like to save monthly and set up a bi-weekly allotment to ensure reaching that goal. 'Set it' and 'forget it' by paying yourself first.

**Maximize Interest.** Increase the interest you're earning by getting a competitive annual percentage yield (APY). Consider opening a Share Certificate or Money Market account to achieve this goal.

There's no time like the present to get started. **Call 773.881.2500** to learn how we can help you save!



### Stay Connected!

Follow us!



@CPOECU



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@CPOECU1928



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

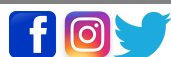
**Presidents' Day**  
Monday, February 15

#### 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.