



CPOECU MONEY MATTERS ♦ FEBRUARY 2022



BEAT THE COMPETITOR!

Looking for a new car? Need extra funds for Spring home repairs or medical expenses? Or, is your current loan payment with another financial institution too high?

CPOECU's Beat the Competitor promotion is here to help!

We will **BEAT a verified competitor's rate on ANY loan type by 1.0%!*** Add that to the additional discounts you can take advantage of, and the result is a low monthly payment that fits well within your budget.

You can complete the entire process online, all while receiving quality service. Our Loan Officers will work with you to get a loan payment and term that fits your needs.

Hurry...this popular special won't last! Apply online at www.cpoecu.com, or call **773-881.2500**.

**Certain Restrictions apply - see a loan officer for details. Subject to credit worthiness.*

SOAR TO **NEW Heights**

Reach your financial goals this year with our low balance transfer rate

3.99% APR FOR 15 MONTHS When you transfer an existing balance to our credit union credit card between February 14, 2022 and May 15, 2022.

Ask us about this special rate offer today!

Balance transfers completed 2/14/2022 through 5/15/2022 will receive 3.99% APR* for 15 months from date of transfer. After the promotional 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



Valentine's Day Chocolate Oreos



Ingredients

- 24 Oreos
- 16 ounces semisweet white chocolate disks
- 1/4 teaspoon cinnamon extract
- heart sprinkles for decoration

Instructions

- Melt the white chocolate in the microwave, stirring between 30 second increments. Stir in cinnamon extract.
- Use a fork to dip the Oreos in the chocolate, scraping the excess chocolate off the fork. Place the Oreos on parchment paper to harden.
- Use the rest of the chocolate in a piping bag, squeezing over the Oreos, then topping with heart sprinkles. Let the Oreos rest until fully hardened.
- Enjoy!



VIRTUAL ANNUAL MEETING

To keep everyone safe and healthy during the ongoing pandemic, the 94TH Annual Meeting will once again be held in a virtual format on **Friday, March 18th at 6:00pm.**

- Hear from our Board of Directors and CEO
- Review credit union highlights from 2021
- 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!



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PROTECT YOUR INFORMATION

Many people are concerned about someone stealing their credit card, check or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts...**receipts**. Disregarding receipts containing valuable information greatly increases the risk of credit and debit card fraud. Thieves can easily copy valid account numbers from receipts found in trash cans, and use that information to wreak havoc on your identity and finances.

Take the easy steps below to help prevent thieves from using receipts to access your information:

- **Do not leave gasoline credit card receipts at the pump, as they may contain your credit card number.**
- **Shred all credit and debit card receipts, pre-approved credit offers, insurance forms, financial statements and other paperwork containing personal and financial information.**
- **Check credit union statements and other financial statements monthly for discrepancies; retain copies of purchase receipts to check against your statement.**
- **Order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services.**



Deposit a Check Anywhere with Remote Deposit!



Remote Deposit Capture is a new feature designed to make it easy and convenient to deposit checks anywhere, anytime from your camera-enabled smartphone or tablet. To get started, download the **CPOECU Mobile Banking App** today.

Need help with remote deposit? Stop by a branch to speak with a Member Services Representative or call us for more information at 773-881-2500.



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

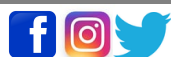
HOLIDAY CLOSINGS

Presidents' Day
Monday, February 21

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

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.