



CPOECU MONEY MATTERS ♦ JANUARY 2022

SANTA'S LITTLE HELPERS

Each year, the United States Postal Service hosts 'Operation Santa,' making it possible for individuals and organizations to adopt letters from children around the country and send responses and thoughtful gifts in Santa's place.

This year, CPOECU once again participated in the program by adopting a handful of deserving children and making their Christmas wishes come true. Continuing our mission of 'People Helping People,' we were proud to help spread some holiday cheer!



REPLENISH YOUR ACCOUNT WITH OUR HOLIDAY LOAN



A Holiday Loan from CPOECU is the perfect way to clean up your financial splurges from the holiday season. We know how quickly holiday expenses can eat up savings - so we are here to help you add flexibility to your budget or even pay off that high-rate debt during the new year.

- **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

ATM Access Wherever You Go



Did you know that, as a member of CPOECU, you have access to over 50,000 surcharge-free ATMs across the country? That means more direct, surcharge-free access to your money than traditional financial institutions.

Find the surcharge-free ATM nearest you via www.cpoecu.com/locations.

Update: As of December 2021, Allpoint ATMs are no longer a part of our surcharge-free network. Members will continue to have access to thousands of surcharge-free CO-OP, Cirrus and STAR ATMs.

Feel free to contact a member service representative **773-881-2500** if you have any questions.



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 773.581.2500.

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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5 WAYS TO MAKE MONEY RESOLUTIONS THAT STICK



The New Year is a time for new beginnings. Eliminating debt, learning new spending habits, or building savings are choices that can change your life. They can affect your entire well-being - from stress levels to physical and mental health. It can be overwhelming to know where to start tackling your New Year's money goals. To help you get there in the coming year, here are five tips to commit to your financial health:

- **Make a Road Map: Set a Goal (and Write It Down)**
- **Be Specific About What You Want, and Why You Want It**
- **Be Positive and Realistic**
- **Keep and Celebrate Milestones**
- **Make (and Work) the Plan**

The good news is – you don't have to go it alone! CPOECU partners with **GreenPath Financial Wellness**, who specialize in helping people get out of debt and improve their financial situation. Make those money resolutions stick by speaking with a financial expert. **Call 773-881-2500** for more information.

SAVE \$1000 IN THREE MONTHS

12 WEEK MONEY CHALLENGE

Week	Deposit	Balance	Done
Week 1	\$84	\$84	
Week 2	\$84	\$168	
Week 3	\$84	\$252	
Week 4	\$84	\$336	
Week 5	\$84	\$420	
Week 6	\$84	\$504	
Week 7	\$84	\$588	
Week 8	\$84	\$672	
Week 9	\$84	\$756	
Week 10	\$84	\$840	
Week 11	\$84	\$924	
Week 12	\$84	\$1,008	



GET YOUR REFUND FASTER WITH DIRECT DEPOSIT

Tax time is almost here! The fastest way to get your refund is to have it electronically deposited into your Checking or Savings account. To receive your tax refund via direct deposit with CPOECU, you'll need the following information:

- **The credit union's routing number: 271078175**
- **Your Account Number**
- **Account Type: Checking/Savings**

Don't know your account number? **Call a Member Service Representative at 773-881-2500.**

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

Holiday Closings

Martin Luther King Jr. Day
Monday, January 17

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