



## CPOECU MONEY MATTERS ♦ MARCH 2022

### IMPROVE YOUR CREDIT SCORE WITH OUR CREDIT BUILDER LOAN

The **Credit Builder Loan** is a structured program for individuals seeking to establish, improve or rebuild credit. The program features an adaptable approach that includes financial education and the utilization of traditional financial products. The loan incorporates the following procedures to help strengthen your credit score:

- A coaching session from a Certified Financial Planner who will set you on the path to success.
- Borrow up to \$2500 for a 12-month term.
- \$1000 is provided to you as a secured Visa credit card.
- \$1500 is placed in a secured interest-earning savings account. \*
- On-time payments are reported to the credit bureau, improving your credit rating along the way.
- After 1-year of on-time payments, the \$1500 in secured funds is yours to spend.



If you are committed to improving your credit score, we encourage you to apply for the Credit Builder Loan today! **Contact a Loan Officer at 773-881-2500** to get on the path to financial freedom.

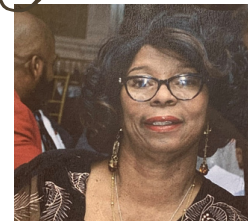
\*Must be a member in good standing.

\*Must not be in bankruptcy proceedings or BK must have been discharged for at least 12 months.



### NO EATING OUT CHALLENGE

Uber Eats eating away at your bank account? We have the perfect savings challenge for you - the '**No Eating Out Challenge.**' For 30 days, you aren't allowed to spend money on take-out or restaurant purchases - including fast food. During this time, you can spend quality time cooking with your family or trying new recipes. You'll be shocked by how much money you can save in just one month - so join in and start today!



### LaBrenda Dillard

Please join us in wishing a Happy Birthday to one of the most hardworking and dedicated members of our team - **LaBrenda Dillard**. May this birthday be the start of a prosperous and happy year ahead. The world is your oyster, and the opportunities are endless - so put a smile on your face and continue being fantastic. Here's to a great year filled with happiness, success, and good health!

### 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



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### REGISTER TODAY FOR OUR ANNUAL MEETING

Our 94th Annual meeting is just around the corner, and we want to see you there. Join us on Friday, **March 18th, at 6pm**, virtually via Zoom. During the meeting we will:

- **Hear from our Board of Directors and CEO**
- **Review credit union highlights from 2021**
- **Discuss plans for 2022**
- **Raffle off various cash prizes!**

Visit [www.cpoecu.com](http://www.cpoecu.com) to register. Need help registering? Call a member service representative at **773-881-2500**.

### VOLUNTEER AS A DIRECTOR OR COMMITTEE MEMBER AT CPOECU

We are looking for committed individuals to serve on our volunteer Board of Directors and committees. Members in good standing who are interested in promoting the credit union philosophy of 'people helping people' are welcome to apply. Volunteering can be an extremely rewarding experience - as you work to develop the organization, programs, and policies in the best interest of the members. Help make a difference and shape the future of our credit union - inquire today!



If you are interested in learning more about becoming a volunteer, please send your contact information to [cuboard@cpoecu.com](mailto:cuboard@cpoecu.com).

### ACCESS YOUR ACCOUNT ANYWHERE WITH ONLINE BANKING



Can't make it to a branch? Don't worry - you still have convenient access to your accounts at CPOECU. With the latest technology, it's easy to manage your accounts, wherever you are. With Online Banking, you can:

- **View current account balances and transaction history**
- **Pay bills with Bill Pay**
- **Bank from any device with our CPOECU Mobile Banking App**
- **Transfer money between both internal and external accounts**
- **View monthly or quarterly e-statements**
- **Make Mobile Check Deposits through our mobile app**
- **Apply for a loan... and much more**

Visit [www.cpoecu.com](http://www.cpoecu.com) to log in to your account today, or download the **CPOECU Mobile App** via the APP or Play store.

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

#### 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

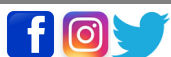


#### Spring Forward!

Daylight Saving Time  
March 13th

Don't forget to set clocks ahead 1 hour!

[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.