



MONEY MATTERS

MARCH 2023 QUARTER I

CPOECU IS SECURE, SAFE, AND READY TO PROTECT

Considering the recent closures of Signature Bank and Silicon Valley Bank, CPOECU would like to put your nerves to rest. **All member deposits are insured up to \$250,000 per account through American Share Insurance (ASI)**. ASI is a private share insurer owned by the credit unions it insures. Currently, ASI protects the accounts of over 1 million credit union members and no credit union member has ever lost money in any American Share-insured account in its nearly 50-year history. CPOECU is well capitalized and in a strong financial position to meet the banking needs of our members. The credit union has served members for 95 years by following safe and sound banking practices and will continue to do so.



TAKE A MUCH NEEDED TRIP WITH OUR VACATION LOAN SPECIAL!

Take the trip you have been dreaming of with our Vacation Loan. **Borrow up to \$3,500 for 18 months with a 15.90% APR***— Limited Time Only. Contact our Loan Department at 773-881-2500 or apply online at www.cpoecu.com today.

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



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

3.99% APR
FOR **13 MONTHS**

When you transfer an existing balance to our credit union credit card between February 1, 2023 and May 1, 2023.

Ask us about this special rate offer today!

Balance transfers completed 2/1/2023 through 5/1/2023 will receive 3.99% APR* for 13 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



La Brenda Dillard



UNLEASH THE POWER OF SAVING AT CPOECU

April is National Credit Union Youth Month, the time each year when credit unions teach and encourage kids to develop strong financial habits. This year's theme is **Unleash the Power of Saving at Your Credit Union™**.

During April, we encourage youth to open a "CU Kool Kidz Savings Account" with CPOECU to start a financial foundation. We will host our second annual **Youth Financial Day on Saturday, April 29th**. Stay tuned for more information, which will be available on www.cpoecu.com.

If you are interested in volunteering for Youth Day, please contact us at 773-881-2500 or email memberservices@cpoecu.com.

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



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CPOECU REPAY PORTAL

CPOECU has partnered with the payment processing provider, REPAY, to bring you the convenience of making loan payments using a debit card. It's quick, easy, & secure! Using this secure portal, you can make a payment on your CPOECU Loan from another financial institution using your Debit Card or ACH (Routing & Account Numbers).

- View your CPOECU loan balances, payment amount and due date.
- You can make a one-time payment or schedule recurring payments*
- You may create a Customer Login or login using a Guest Account Lookup**

Have questions on Repay? Call a Member Services Representative at [773-881-2500](tel:773-881-2500) for more information.

**There is a small convenience fee for one-time payments; the fee does not apply to scheduled, recurring payments. **Customer Login allows return access where you can view your payment history and make future payments; Guest Account provides one-time only access.*

CPOECU SCHOLARSHIP PROGRAM

At CPOECU, we believe in the importance of education and investing in the future of our youth. That's why we are excited to announce that we will be awarding a **\$3,000 scholarship to a deserving student in 2023!**

To be eligible to apply, you must be a CPOECU member. Applicants must be a high-school student or young adult between the ages of 17-25, actively enrolled or planning to enroll full-time in an undergraduate college, university, vocational, or trade school within the 2023-2024 school year. All applications will be reviewed based on academic history, leadership skills, community involvement, and financial need. **All applications must be submitted by April 30, 2023.**

You'll find the eligibility requirements and application at www.cpoecu.com/scholarship. Good luck! For any further questions, please contact: scholarships@cpoecu.com.



GET YOUR LICENSE PLATE STICKER HERE!

Avoid the long lines at the DMV by visiting CPOECU to renew your license plate sticker. Get your sticker on the spot – no waiting for it to arrive in the mail and no tickets if it doesn't arrive at all. Walk out with what you need!

What to Bring to Renew Your License Plate Sticker:

- State pre-printed renewal form
- or provide the State License Plate Number, Expiration Date, and Vehicle Identification Number.
- *\$4.75 fee applies

Stop by our main branch to renew today!



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