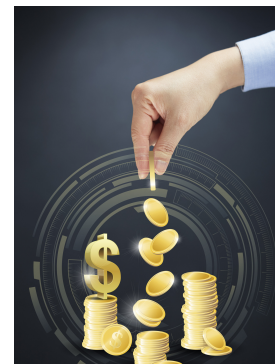## HOLIDAY CLUB DISBURSEMENT

The Holiday Club Savings account is designed to help you save all year-round and reach your holiday savings goal by November of each year. Holiday saving is not always an easy task - but it's always a rewarding one.

Holiday Club Savings are placed into Savings/ Checking accounts the first week of November each year.

Don't have a Holiday Club account? Next year, be prepared. Put money aside all year and get an automatic payout to your CPOECU checking or savings account in November, just in time to start shopping and other seasonal activities!

Start today by opening an account for as little as $10. Visit any branch location or apply online at ***www.cpoecu.com*** to open today.

REDUCE YOUR FINANCIAL LOAD THIS SEASON WITH OUR HOLIDAY LOAN SPECIAL!

Whether you need a little extra cash for your holiday shopping or need help paying those holiday bills, CPOECU is here to help you cover holiday expenses with our *Holiday Loan Special*.

- **Borrow up to $2,000**
- **Rates as low as 12.90% APR**
- **Bi-weekly payments only $84**

Holiday Loans will be available beginning **November 1, 2020 through January 31, 2021**. **Contact a Loan Officer at** ***773-881-2500*** **or apply at** ***www.cpoecu.com***

Harvest more for the holidays

Celebrate this holiday season with more money in your pocket.

Open a new credit card between 10/1/2020 and 11/30/2020 and receive a special introductory rate of

0.00% APR*

on retail purchases and balance transfers for 6 months.

en 10/1/2020 and 11/30/2020 will receive 0.00% introductory APR* for 6 months from nal time frame expires, remaining balance will migrate to standard APR applicable on e Credit Union for complete details. *APR = Annual Percentage Rate

CPOECU's 92nd VIRTUAL ANNUAL MEETING

THE RESULTS ARE IN!

Thank you to all who attended our 92nd Annual Meeting on October 2, 2020! Held in a virtual format, we had a fantastic turnout and received very positive feedback from the event.

Mr. Ervin Gardner and **Mr. Kenneth Allen** were both re-elected to 3-year terms on the Board of Directors.

Five lucky members also walked away with raffle prizes: Lynette Green, Tyrone Lewis, Chester Lacey, James Camper and Stephanie Parker. Congratulations to all the winners!

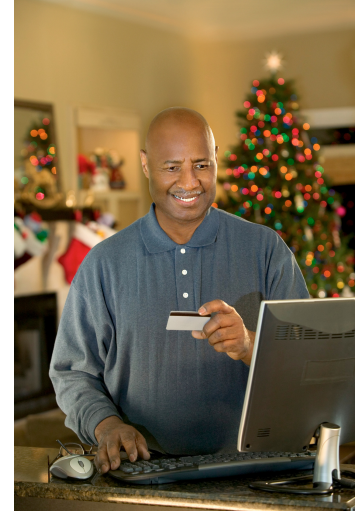Annual meeting reports are available to view online at **www.cpoecu.com**.

PROTECT YOUR DEBIT CARD FROM FRAUD THIS HOLIDAY SEASON.

Did you know that debit card fraud attempts increase by 30 percent during the holidays? Protect your funds from fraudsters while shopping for those holiday deals this season, whether in person or online.

What exactly is debit card fraud? When someone else obtains your card details and performs a transaction on your card without you knowing, it is considered fraud. Be sure to report any fraudulent activity to CPOECU right away. We will deactivate your card immediately to prevent additional transactions from occuring.

How can you protect yourself from fraud this holiday season?
- **Regularly review your transaction history** and report anything unusual to your financial institution immediately.
- **Never lend your card** or give your PIN to anyone else.
- **Shield your PIN** in public: use your shoulder or your hand to cover your card when using a keypad.
- **Set up E-alerts** to be notified each time a transaction occurs in your account.

Have questions on preventing fraud? Call a Member Services Representative at 773-881-2500 for more information.

GIVE THE GIFT OF JOY WITH OUR VISA GIFT CARDS!

Holiday shopping for someone who has everything? CPOECU has the perfect gift…**CUMONEY Visa Gift Cards.**

CUMONEY Visa Gift cards give them the freedom to purchase what they want and can be used anywhere Visa debit cards are accepted. VISA Gift Cards are safer than cash and easier to use than a check, so you're also giving the gift of security and convenience.

To purchase a Gift Card, stop by CPOECU or call us for more information at 773-881-2500.

RENEW 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!! All while being served by our friendly staff.

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 into our main branch to renew today!!

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

HOLIDAY CLOSINGS

Thanksgiving Day - Thursday, November 26

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