



CPOECU MONEY MATTERS ♦ NOVEMBER 2021

BOOST YOUR HOLIDAY BUDGET WITH OUR HOLIDAY LOAN SPECIAL

Spend more time on what matters most & celebrate every moment with the help of a CPOECU Holiday Loan. Cover everyday essentials, add flexibility to your budget, or even pay off those holiday bills.

Here's how it works:

- 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, 2021 through January 31, 2022**. Contact a Loan Officer at **773-881-2500** or apply at www.cpoecu.com



The Rate That Helps You Celebrate

Make the most of your money with our introductory rate promotion.

0.00%
APR
FOR **6**
MONTHS

Credit card accounts opened between October 1, 2021 and November 30, 2021 will receive 0.00% APR on retail purchases and balance transfers for 6 months.

Credit card accounts opened between 10/1/2021 through 11/30/2021 will receive 0.00% APR* for 6 months on retail purchases and balance transfers. 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



Please help us wish Sedora Hawthorne and Darius Caine a very Happy Birthday this month! Both are valuable members of our CPOECU family. We wish them both prosperity, love and laughter on their special day!



GET \$25 WHEN YOU REFER co-workers AND FAMILY

Happy with the services you receive at CPOECU? Refer your co-workers and family members, and we'll make it worth your while! For each member you refer who opens a savings account and another qualifying product, you will receive a \$25 bonus.

In addition to a savings account, the Referee must add one of the following products for you to receive your Referral Bonus:

- CD
- Loan
- Direct Deposit
- Checking Account
- Credit Card
- Christmas Club, Vacation Club, Money Market with direct deposit

Visit www.cpoecu.com to apply or call us for more information at 773-881-2500.



CPOECU MONEY MATTERS ♦ NOVEMBER 2021

REBUILD YOUR CREDIT WITH CPOECU CREDIT BUILDER LOAN



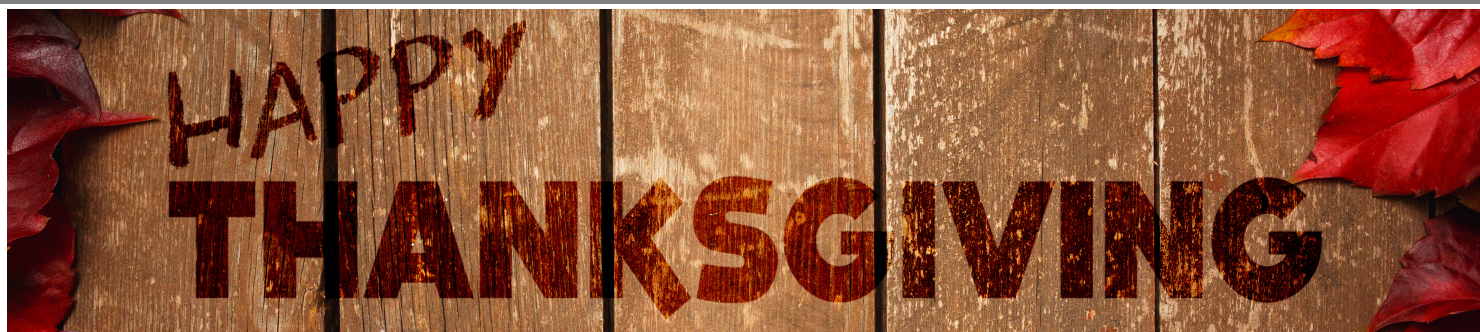
Whether you're just starting out or looking to rebuild an existing credit score, our Credit Builder Loan was designed to help you do just that.

Here's how it works:

- Borrow up to \$2500 for a 12 month term. \$1000 is given to you as a secured Visa credit card and \$1500 is secured in an interest-earning savings account.*
- Get a coaching session from a certified Financial Planner who will set you on the path to success
- 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.
- Watch your credit score improve and open the door to more financial options!

Contact a Loan Officer at **773-881-2500** for more details and to apply!

**Must not be in bankruptcy proceedings or BK must have been discharged for at least 12 months *Must be a member in good standing*



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. Saving for the holidays is not always an easy task - but it's certainly 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.

Thanksgiving Raffle

ENTER FOR THE CHANCE TO WIN ONE OF THREE JEWEL-OSCO GIFT CARDS FOR \$50, \$100, OR \$150.

Just in time for Thanksgiving! Simply follow us on social media, like and comment "Thanksgiving" on our raffle post for the chance to win. You may also complete a raffle ticket at any branch location.

TICKET TO WIN TICKET

ENTRIES WILL BE ACCEPTED UNTIL FRIDAY NOVEMBER 19, 2021, AT 5PM.

@CPOECU @CPOECU1928

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

Holiday Closings

Veterans Day

Thursday, November 11, 2021

Thanksgiving

Thursday, November 25, 2021

CPOECU Branch Locations

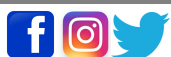
Downtown Branch

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

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.