



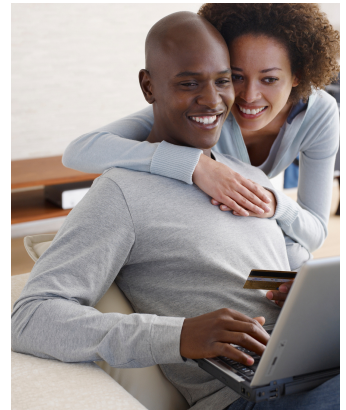
CPOECU MONEY MATTERS ♦ OCTOBER 2020

HERE'S A FASTER WAY TO PAY YOUR BILLS

Bill Pay is a free service in online and mobile banking that allows you to quickly and securely pay your utilities, credit cards, and pay a person, as well as track your payments. You can schedule exactly when you need your payments sent. You can also choose whether to make a one-time or a recurring payment. It's convenient and good for the environment!

Whether you're on your computer, phone or tablet, you can:

- Pay all your bills in one central place
- Get text or email alerts when a bill is due
- Set up transfers to external bank accounts



All payments sent through Bill Pay are tracked, guaranteed to be secure and sent on time. Bill Pay is much easier than paying by check and it's free! Best of all, it's simple to sign up. Just log in to your account, click the drop down menu, and select 'Bill Pay' to get started.



INTERNATIONAL CREDIT UNION DAY

CPOECU will celebrate **International Credit Union (ICU) Day on October 15, 2020!** ICU Day celebrates the spirit of the global credit union movement.

The ultimate goal is to raise awareness about the incredible work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more involved in their credit union. ICU Day has been celebrated on the third Thursday of October since 1948.

Join us in spreading this year's theme of **"Inspiring hope for a global community."** Stop by any of our branch locations on **Thursday, October 15th** to learn more about ICU day and receive a small treat.

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.

Accounts opened between 10/1/2020 and 11/30/2020 will receive 0.00% introductory APR* for 6 months from open date. After promotional time frame expires, remaining balance will migrate to standard APR applicable on your account. Contact the Credit Union for complete details. *APR = Annual Percentage Rate

IN LOVING MEMORY



It is with profound grief and sadness that we share with our members, the passing of our beloved Branch Manager and friend, Elaine Anderson. Elaine passed away on Saturday, September 19th.

Elaine served 14 years with CPOECU. She had a wonderful talent of serving her customers and the community with generosity and heart. She made too many friends to count during her time at the credit union.

Our heartfelt prayers and condolences are with her family, friends, colleagues, and all who had the pleasure of knowing her. She will be dearly missed.



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ACCOUNT DORMANCY: HOW TO AVOID FEES

CPOECU understands that accounts may go unused for many reasons. You may have changed jobs, moved, or simply forgotten about your account with us. While we hope you continue to use our services, we want you to be aware of how an account can go dormant.

What Causes a Dormant Account? An account is considered dormant when there has been no activity (deposit or withdrawal) for 12 months. Once an account becomes dormant, a fee of \$5.00 is assessed monthly.

How to prevent a Dormant Account? Keep your account active by making at least one deposit, withdrawal, or transfer from your account per year. Set up a Direct Deposit to come into your CPOECU Account. Use your ATM/Debit card and conduct regular transactions on your account. You can also contact us directly to avoid being assessed a dormant fee.

If your account remains dormant for more than 3 years, any funds remaining in your account may be reported to the State of Illinois as unclaimed funds. If your account is currently dormant, contact us or perform a transaction in your account to move back into an active status.

Call us at **773-881-2500** for more details.



CPOECU is celebrating our 92nd birthday on October 25th!

The philosophy of our credit union has always been **"People Helping People."** To our members, thank you for trusting us to be your financial institution. Your satisfaction matters most. We appreciate your loyal membership and look forward to providing continued service in the years to come.

OPERATION BACKPACK WAS A SUCCESS!

Thank you to everyone who donated to our back-to-school drive to benefit Volunteers Of America Illinois for 'Operation Backpack,' an annual drive to collect and distribute school supplies to those in need.

With your help, CPOECU raised over \$1,200 in donations! The funds will provide backpacks and other necessary school items to children in underserved communities. This will help relieve the burden of back-to-school expenses for many families in need. Thanks again for your support of Operation Backpack!



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

HOLIDAY CLOSINGS

Columbus Day - Monday, October 12th

CPOECU Branch Locations

Downtown Branch

433 W. Harrison, 2nd Fl

312. 431. 8945

FAX: 312. 566. 0334

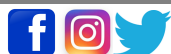
Main Branch

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.