



CPOECU MONEY MATTERS ♦ OCTOBER 2021

INTRODUCING... THE 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 be a member in good standing*

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



INTERNATIONAL CREDIT UNION DAY 2021

CPOECU will celebrate **International Credit Union Day® (ICU) Day** on October 21st! ICU Day celebrates the spirit of the global credit union movement.

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 291 million members across the globe. Join credit unions and financial cooperative members around the globe in celebrating 73 years of International Credit Union Day®.

Join us in spreading this year's theme of **"Building financial health for a brighter tomorrow"**. Stop by any of our branch locations on **Thursday, October 21st** to learn more about ICU Day and receive a small treat.

Please help us wish Nicole Jennings and Lauren Stepney a very Happy Birthday this month! Both ladies are valuable members of our CPOECU family. We wish them both prosperity, love and laughter on their special day!

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



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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 qualifying product, you will receive a \$25 bonus.

Referee must add one of the following services for you to receive your Referral Bonus:

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

It only takes a few minutes to complete the online application, or stop by a branch to speak with a Member Services Representative to apply. Visit www.cpoecu.com to apply or call us for more information at 773-881-2500.

Stay Connected!

Follow us!



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NATIONAL FINANCIAL PLANNING MONTH

October is National Financial Planning month. As a member of CPOECU, you have access to free resources and counseling from our partners at **GreenPath Financial Wellness**. Here are a few tips you can take to become financially aware:

- Put Your Goals in Writing
- Check your credit history and score
- Create and use a budget
- Work towards paying off debt
- Build an emergency fund

Contact **GreenPath** to connect with one of their NFCC-Certified financial counseling experts. They will help you make a plan for navigating current challenges as well as plan for your future. It's free, no pressure, and 100% confidential. Call us at 773-881-2500 or visit www.cpoecu.com for more details.



WE'RE GETTING A MAKEOVER!

Renovations to our main branch lobby are coming soon! The project, which is expected to take approximately 6 weeks, will feature an updated teller experience and a brand new welcome area for our members. Stay tuned for information on the start date, as well as building accessibility, as the time nears.

We appreciate your patience as we work to create a brand new look for you!

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

Holiday Closings

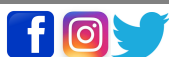
Indigenous Peoples' Day
Monday, October 11, 2021

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.