



CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

OUR MISSION....The purpose of the credit union is to assist in meeting the financial needs of its members by encouraging savings and offering services at reasonable and competitive rates as resources permit while maintaining financial stability.

MONEY MATTERS

Quarter II
2016

LOAN RATES

Auto

100% financing available if qualified

New Vehicles as low as 2.9% APR

Used Vehicles as low as 3.9% APR

Unsecured Loan as low as 9.9% APR

Student Loan 6.9% APR

Savings Share Certificate 2% Above Certificate Rate

SAVINGS RATES

Regular Savings as high as 0.05%

Checking as high as 0.01%

Club Accounts as high as 0.05%

Savings Certificates as high as 1.25%

Money Market Accounts as high as 0.40%

Rates subject to change without notice

VACATION LOANS ARE STILL AVAILABLE!!!!



BEAT THE COMPETITOR!



We will **BEAT** a verified competitor's auto rate by 1.00%, not to go below 1.9%.

SEE A LOAN OFFICER TODAY FOR MORE DETAILS



On your next visit to one of the branch offices, please verify and update your mailing address and phone number. It is very **important** that we have your current information on file, as we want to make sure that you are receiving important updates and documents concerning your account and credit union information

Visa Credit Cards – Transfer Your Balance and Save!

Beginning July 1, 2016, take advantage of **2.9% APR* for 12 months** on credit card balance transfers!

- No hidden fees
- Easy payoff process
- Consolidate your debt into one low monthly payment

*After promotional period expires, remaining balances will migrate to the standard APR applicable on your account.

Don't miss out on this **limited time offer!** Contact a loan officer today for complete details.



COMING SOON

We are excited to announce the redesign of CPOECU's new website & mobile app!!! More updates coming soon.....

HOLIDAY CLOSINGS

Monday, September 5th –
Labor Day

Monday, October 10th –
Columbus Day



We may be closed but our automated services are always available:

- Online Internet Banking
- Mobile Banking App
- Audio Response



THIS INSTITUTION IS NOT FEDERALLY INSURED, AND IF THE INSTITUTION FAILS, THE FEDERAL GOVERNMENT DOES NOT GUARANTEE THAT DEPOSITORS WILL GET BACK THEIR MONEY.



CHICAGO POST OFFICE EMPLOYEES CREDIT UNION

Main Branch

10027 S. Western Ave
773. 881. 2500
FAX: 773. 238. 8791

Downtown Branch

433 W. Harrison, 2nd Fl
312. 431. 8945
FAX: 312. 566. 0334

Business Hours

Monday & Tuesday:
8:30 a.m. - 5:00 p.m.

Wednesday: Closed

Thursday & Friday:
9:00 a.m. - 6:00 p.m.

Audio Response: 773. 881. 4770

Toll Free: 1 888. 927. 6328

Report Lost/Stolen **Debit** Card
704. 392. 6971 or 800. 523. 4175

Report Lost/Stolen **Credit** Card
704. 392. 3418 or 800. 808. 7230

Credit Card Customer Service
800. 322. 8472

Audio Response: 773. 881. 4770

Toll Free: 1 888. 927. 6328

Board of Directors

Charles May, Chairman
Barbara J. Singleton, Vice Chairman
Carol L. Cook, Secretary
Ervin Gardner, Treasurer
Samuel Anderson
LaNeda R. Pitts
Eddie T. Todd

Supervisory Committee

Keith Satterfield, Chairman
LaNeda R. Pitts
Beverly Williams

Credit Committee

Abraham Lloyd, Chairman
Lilliette Franklin
Eddie Todd

Membership Committee

Yvonne Dotson, Chairman
Eva Culbertson
Kenneth Allen

Management Team

Robert Palumbo - President/CEO
Nicole Jennings - VP, Operations
Deborah Fears - Finance Manager
Eric Gibbs - Loan Manager

CPOECU's Quarterly Newsletter is Going Digital!

Starting October 2016, CPOECU is moving its quarterly newsletter, *Money Matters*, to an electronic format. As a valued credit union member, you can look forward to the many benefits an online newsletter offers, including:

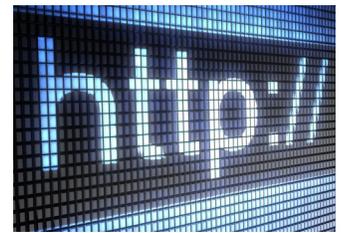
Faster Delivery: Get your newsletter faster than ever before! New issues will be available the first week of each new quarter (January, April, July and October). View and/or print current and archived issues directly from our website at your convenience. Don't have access to a printer? Stop by your nearest branch office, and we'll print a copy for

you on the spot. Or, give us a call to request a mailed or emailed copy.

Cost Savings: Publishing the newsletter online means less paper and printing, which allows us to reinvest those savings in our members in the form of additional products and services.

Environmental Responsibility: Reducing paper is just a small way to show we care about the community and the world we live in.

While this will be the last mailed edition of *Money Matters*, our online newsletter will continue to provide you with the latest news,



educational resources and special offers from CPOECU. Also, be sure to check our website regularly for even more updates. We are excited about the opportunity to stay in touch with our members through an online format and hope you continue to find our electronic newsletters informative.

Visit www.cpoecu.com to view and download all future newsletters.

YOU'RE INVITED!

CPOECU will host a free debt seminar, "*Dealing with Debt*", on **Thursday, August 25th from 2-3pm** at its main branch, located at **10025 S. Western Ave.**

When it comes to debt, there are so many options and opinions as to how to handle it! Pay off big debt first? Debt with highest interest rate? What to do?

Join us for this informative workshop to learn:

- Various debt repayment options
- How much debt is too much
- How debt impacts your credit score
- How to communicate with creditors
- How to avoid debt problems in the future

This **free** workshop is open to all CPOECU members. Space is limited. For reservations, call 773.881.2500 or stop by one of our two branch offices to sign up. Refreshments will be served. Don't miss it!

SPONSORED BY:



CPOECU NOW OFFERS FREE WIFI TO ITS MEMBERS
Access Point Name(s):

"CPOECU-Guest-Free-WiFi-5"

Password Key: "cpoecu1928"

