



CPOECU MONEY MATTERS ♦ JANUARY 2021

GET FINANCIALLY FIT IN 2021!

We can all agree that 2020 was a year like no other. The impact of COVID-19 hit hard - and your financial goals may have taken a backseat to quarantining and staying healthy. Luckily, the New Year is the perfect time to start fresh and give your finances a makeover. Here are a few financial tips to consider this year to help improve your financial health.

- **Start a budget - and stick to it**
- **Build your emergency fund**
- **Pay off your credit card debt**
- **Create an extra stream of income**
- **Save for retirement**
- **Look for ways to increase your credit score**



Exercise these financial tips to get started on the right track. Cheers to a new year and new goals!



GET YOUR REFUND FASTER WITH DIRECT DEPOSIT

The fastest way to get your tax refund is to have it electronically deposited into your Checking or Savings account. To receive your tax refund via direct deposit with CPOECU, you'll need the following information:

- **The credit union's routing number: 271078175**
- **Your Account Number**
- **Account Type: Checking/Savings**

Don't know your account number? **Call a Member Service Representative at 773-881-2500.**

MAKE YOUR TAX REFUND WORK FOR YOU!

Looking to build or re-build your credit this year?

Use your tax refund to start a **Savings Secured Loan** with CPOECU. Borrow funds against your Savings Account or Certificate Savings Account - while keeping your savings intact. Receive a low interest rate and affordable payment, and continue to earn interest on your savings.

A Savings Secured Loan can help you:

- **Build credit.** Your on-time, monthly payments get reported to TransUnion, which increases your credit score.
- **Protect your savings.** A Savings Secured loan gives you flexibility to save and spend at the same time. Maintain dollars in your savings account while borrowing the funds you need at a low rate.
- **No income or credit check required**

OPERATION SANTA WAS A SUCCESS

Each year, the United States Postal Service hosts 'Operation Santa,' making it possible for individuals and organizations to adopt letters from children around the country, and send responses and thoughtful gifts in Santa's place.



This year CPOECU once again participated in the program by adopting three very deserving children and making their Christmas wishes come true.

Continuing our mission of 'People Helping People,' we were proud to help spread some holiday cheer!



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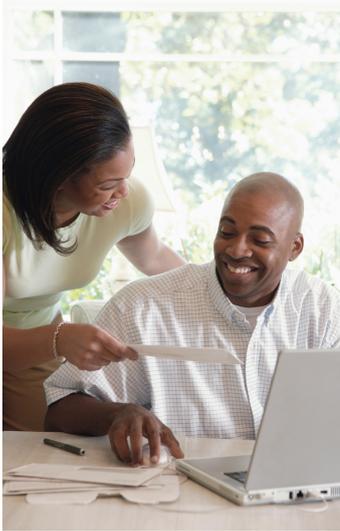
SIGN-UP FOR BILL PAY TODAY!

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.



PROTECT YOUR FAMILY FROM THE UNEXPECTED WITH DEBT PROTECTION



Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan payments against death, disability, or involuntary unemployment could help protect your finances. This protection could cancel your loan balance or payments in the event outside circumstances affect your ability to make your payments.

Debt Protection with Life Plus adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent. Protect your loan balance or loan payments today so your family can worry a little bit less about tomorrow.

Purchasing protection is voluntary and won't affect your loan approval. It's simple to apply. **Call 773-881-2500 and ask our loan officers how you can protect what matters most to you.**

The holidays can be an expensive time of year.
CPOECU is here to lessen the financial load with our

Holiday Loan Special

NOVEMBER 1ST - JANUARY 31ST

- BORROW UP TO \$2000
- 12.90% INTEREST RATE
- ONLY \$84 BIWEEKLY

Apply Online at www.cpoecu.com or
Call a loan officer today at 773.881.2500

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

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

HOLIDAY CLOSINGS

Martin Luther King Jr. Day
Monday, January 18

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