



# Roll Call

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

## 6.13%\* IRA CERTIFICATE PROVIDES COMPELLING VALUE TO CPFCU (AND FAMILY) MEMBERS!



It's often said that membership has its privileges. That is especially true at Chicago Patrolmen's Federal Credit Union. For a limited time, you can get a Twelve-Month IRA Share Certificate with a stunning 6.13% annual percentage yield! In addition to the superior yield, IRA accounts at CPFCU are now federally insured to \$250,000.

Can you still make an IRA contribution for 2006? What kind of IRA is right for you? How does an IRA fit into your overall financial picture? We can help you manage all of these issues successfully through our Financial Planning and Education Center.

Do you have family members that can benefit from our stellar IRA promotion? Now might be the ideal time to bring them into membership. Whether they need a high yield certificate or one of our superb lending products, we can also help them accomplish their financial goals. Our Member Services department would be happy to help any of your eligible family members improve their financial position!

The IRA promotion is part of our complete line of financial services. We bring you competitive yields and liquidity through our Money Market account. You can get market-beating rates through our Share Certificates and IRA Share Certificates. You obtain the safety of federally insured products. Finally, you have the opportunity to capitalize on the unmatched expertise of our financial planning representatives. Their knowledge of the specific issues that face the members of the Chicago Police Department cannot be duplicated anywhere in the marketplace.

Visit our website at [www.patrolmensfcu.org](http://www.patrolmensfcu.org) or contact our Call Center today at 312-726-8814 for complete details on our IRA promotion and help put yourself on the road to financial security.

\* Annual Percentage Yield

- Limited time offer
- Minimum balance – Traditional and Roth IRA \$1000, Education IRA \$500 applies
- 30-day early withdrawal penalty applies

## MESSAGE FROM THE CEO

I would like to thank all of you for the support you have demonstrated for our first full service branch at 111th and California.

We knew that the location of the branch would make the credit union more accessible for those of you who live in or near that area and we were very confident that the full service nature of the branch would help us maximize the value of that location for your benefit.

What we did not know was how quickly we would establish ourselves and you have provided us with the answer by turning out in big numbers. We are already providing service to 3000+ members per month at the branch and we are performing about 30% of the total number of credit union teller transactions.

Your use of the branch along with the record numbers of you who are taking advantage of our home banking, electronic bill pay, and audio teller services clearly indicate that we are succeeding in our core objective of making the credit union more convenient for our members.

Once again, your support has paved the way for future growth and expansion and accelerated our plans to develop a branch on the north side. We are currently searching for a suitable location and I will keep you apprised of our progress.

As far as the new headquarters is concerned, we're in the process of fine tuning the plans and hammering out the budget.

In the meantime, don't ever hesitate to share your thoughts and ideas about your credit union.

You provide an honorable and unmatched service to the citizens and businesses of Chicago and it is always our pleasure to be of service to you.

Thank you very much for your business!

Scott Arney  
CEO

## ENHANCED SERVICES NOW AVAILABLE FROM CPFCU

You can now take a loan advance on your Home Equity Line of Credit with no minimum dollar amount. This will allow you to transfer funds to your savings or checking account from your line of credit. You can make the transfer from your Home Equity Line of Credit via Home Banking, Audio Teller, within the branch or through the Call Center. Contact us today at 312-726-8814 for complete details.

Separately, changing your security information for Home Banking is now as easy as a few clicks of your mouse! Simply log into your account, click on personal preferences and click on security settings. Once in your security settings you can change any of your passwords, pass phrases or images at any time. These upgrades are all a part of our continuing efforts to enhance your security and convenience.

## ENHANCE YOUR FINANCIAL EXPERTISE DURING

Celebrate Money Smart Week (April 30-May 5, 2007) by attending a free seminar to promote personal financial education throughout the Chicago area. There will be classes for people of all age groups. If you would like more information, please contact Gwendolyn Hawkins in our Financial Planning and Education Center at 312-499-8888. You can obtain additional details by calling the Federal Reserve Bank at 800-345-4104 or by visiting their website at [www.chicagofed.org/moneysmart](http://www.chicagofed.org/moneysmart).



# STASH YOUR CASH AT THE CREDIT UNION FOR NATIONAL CREDIT UNION YOUTH WEEK

Join us this year as we celebrate *National Credit Union Youth Week* from April 22-28. Help our youth become savers. What a great time to open a share account for your children, grandchildren or young brothers and sisters or just make a deposit in an existing share account for your child or teenager. It is also a great time to talk to your family about spending and saving, whether for a new bike or for a college education. So bring your kids of all ages to the credit union at both of our locations to receive great gifts and to learn about saving with us.



## CURRENT RATES

### SAVINGS RATES

**Share Savings Accounts** (Regular and Special)  
 \$100-2,999.99 0.70% APR 0.70% APY  
 \$3,000-24,999.99 1.35% APR 1.35% APY  
 \$25,000 and up 2.01% APR 2.02% APY

#### Share Certificates\*\*

- Minimum Deposit of \$2,500.00
- Senior Saver Option available
- 55 and older members earn an additional .25% and our 55 and older members earn an extra .25% for having a CPFCU checking account with direct deposit.

**Non-compounding**  
 6 Month Term\*\* 5.35% APR 5.35% APY  
 12 Month Term 5.45% APR 5.45% APY  
 24 Month Term 5.40% APR 5.40% APY  
 36 Month Term 5.35% APR 5.35% APY  
**Compounding**  
 6 Month Term\*\* 5.35% APR 5.45% APY  
 12 Month Term 5.45% APR 5.56% APY  
 24 Month Term 5.40% APR 5.51% APY  
 36 Month Term 5.35% APR 5.45% APY

#### Checking Accounts

\$1,000 and up 0.70% APR 0.70% APY

#### Christmas Savers Accounts\*\*

- Funds Available on 10/01/07 1.35% APR 1.35% APY

#### Individual Retirement Accounts\*\*

Share IRA 3.50% APR 3.54% APY

Traditional, Roth (\$1,000 Minimum) and Educational (\$500) IRA Certificates  
 12 Month Term 6.00% APR 6.13% APY  
 24 Month Term 5.40% APR 5.51% APY  
 36 Month Term 5.35% APR 5.45% APY

#### Money Market Accounts *NEW!*

- \$2,500 minimum to open
  - \$15 per month fee if the average daily balance falls below \$2,500. Limit of six withdrawals or transfers per month.
- \$0 - \$24,999 3.00% APR 3.03% APY  
 \$25,000 - \$49,999 3.50% APR 3.54% APY  
 \$50,000+ 4.25% APR 4.31% APY

### LOAN RATES

#### Auto Loans

New Auto 5.97% - 14.47% APR\*  
 Used Auto 6.37% - 14.87% APR\*

#### Motorcycle Loans

New Motorcycle 6.97% - 11.97% APR\*  
 Used Motorcycle 7.37% - 12.37% APR\*

#### Boat Loans

New Boat 7.97% - 10.97% APR\*  
 Used Boat 8.37% - 11.37% APR\*

**Tuition Loans** 8.90% APR

**Mortgage Loans** Market Rates

**Home Equity Line of Credit** 8.25% APR\*\*\*\*

**Fixed Rate Home Equity Loan** 9.90% APR

**Signature Loans** 8.90% - 14.90% APR

**Share Secured Loans** 5.01% APR

**Certificate Secured** 8.45% APR

**Money Market Secured *NEW!*** 7.25% APR

**Member Business Lending** Market Rates

#### Visa Classic

Purchases 13.90% APR  
 Cash Advances 13.90% APR

#### Visa Secured

Purchases 14.90% APR  
 Cash Advances 14.90% APR

#### Visa Student

Purchases 14.90% APR  
 Cash Advances 14.90% APR

#### Visa Platinum

Purchases 9.90% APR  
 Cash Advances 9.90% APR

*Dividends computed based on daily balance and paid quarterly for all share products.  
 Rates as of 2/1/2007 & May Change at Any Time  
 APR = Annual Percentage Rate • APY = Annual Percentage Yield  
 \*Call for quote, some restrictions apply.*

*\*\* Early withdrawal penalty may apply.  
 \*\*\* Limited Time Offer.  
 \*\*\*\* Variable rate adjusted quarterly.*

# Announcements/Reminders

## OPPORTUNITIES EXIST TO SUPPORT THE CHICAGO POLICE MEMORIAL FOUNDATION

The 3rd annual Run To Remember, a 5K run and walk for the Chicago Police Memorial Foundation will begin at 8:00 am on Saturday May 5, 2007 at Gold Star Families Memorial and Park. The Junior Jog will commence at 9:30, and there will be plenty of refreshments, entertainment and prizes for everyone.

The Chicago Police Memorial Foundation is pleased to announce that it is an Official Charity of the LaSalle Bank Chicago Marathon. TEAM CPD MEMORIAL is in need of runners of any level to register for the October 7, 2007 marathon and join the fundraising team.

Full details for either event can be obtained by calling 312-745-5286 or by logging on to [www.cpdmemorial.org/run](http://www.cpdmemorial.org/run). Please join us in supporting the foundation!



## Individual Retirement Accounts (IRAs)

There's still time . . . you have until April 15, 2007 to contribute to your Traditional or Roth IRA for the tax year 2006. And of course, you can contribute to your 2007 IRA as well.

With the deadline quickly approaching, perhaps you should consider the potential advantages of an Individual Retirement Account (IRA). The rules for contributions vary according to your filing status, taxable compensation and whether you participate in an employer-sponsored retirement plan. Generally, the contribution limit for both 2006 and 2007 is \$4,000, or \$5,000 if you are age 50 or older. Speak to one of the investment advisors at our *Financial Planning & Education Center* to help determine which IRA is suitable for your financial goals.

### *Deferred Compensation*

How are you allocated in your Deferred Compensation account? How did you make your mutual fund selections? You do not have to make these important investment decisions about your retirement asset allocation by yourself. Our *Financial Planning and Education Center* can help you address the challenge of properly managing your deferred compensation. We can meet with you and make specific recommendations about how to position your account based on your individual needs. Whether you are on the job or already retired, we invite you to learn about our fee-based investment advisory services,\* and how to invest your retirement assets for maximum income and personal control throughout the stages of your life.

If you could benefit from professional advice to better manage your Deferred Compensation account, please call our *Financial Planning and Education Center* at 312-499-8888 to schedule an appointment to talk to us about "**Portfolio Advisor**".

*\* Investment Advisory Services offered through Retirement Plan Advisors, LLC, a federally registered investment advisor*

## Roll Call

## DID YOU KNOW . . .

We've received a tremendous reception to our presence on the south side. Stop into our new branch located at 2766 W. 111th Street, Chicago, IL 60655 today!

Did you know you can encourage your family members to join CPFCU? We have Spanish-speaking staff to assist you with all of your financial needs.

Sabia usted? que puede animar a su familia a ser miembros de CPFCU. Tenemos personal de habla Hispana para asistirlos con todas sus necesidades financieras.

### **We will be closed in observance of the following holidays:**

May 26th and 28th .... Memorial Day  
July 4th ..... Independence Day

## **COMMON FEES**

**(Effective 1/01/07)**

Under minimum monthly share fee ....	\$10.00
Transfer from savings or money market to share draft/checking to cover an overdraft (each occurrence) .....	\$10.00
Stop payment (all items) .....	\$25.00
Photocopy of draft (each item) .....	\$2.00
Non-sufficient funds item (each) .....	\$25.00
Collection item processing .....	\$25.00
Account closing fee .....	\$2.00
Certified Check .....	\$2.00
Deposited checks and other items returned unpaid .....	\$25.00
Domestic outgoing wire transfer .....	\$20.00
International wire transfer (minimum) ...	\$35.00
Western Union wire transfer .....	\$15.00
International Western Union fee (minimum) .....	\$22.00
Bad Address fee .....	\$5.00
Account research..... (first hour) .....	\$10.00
(each additional hour) .....	\$5.00
Copy of statement .....	\$2.00
Under minimum share account fee ....	\$10.00
Under minimum average daily balance money market fee .....	\$15.00
Late Loan Payment .....	\$25.00

## **HOME BANKING FEES**

Bill Payer Fee (per month, if applicable) .....	\$9.95
Bill Payer / Insufficient Funds (NSF) ...	\$35.00
Bill Payer Check Copy .....	\$20.00
Bill Payer Stop Payment Fee .....	\$35.00

## **ATM DEBIT CARD FEES**

Replacement ATM or Debit Card .....	\$10.00
Replacement PIN .....	\$10.00

(personal identification number)

*There is a charge of \$1.00 for each withdrawal, transfer, point-of-sale, or inquiry in excess of five per month using your ATM or Debit Card.*

*\*Fees are subject to change.*



**Loans**

New & Used Auto  
Boat  
Motorcycle  
Tuition  
Mortgages  
Home Equity  
Signature  
Share & Certificate Secured  
Visa Platinum  
Visa Classic  
Student and Secured Cards  
Member Business Lending

**Savings Accounts**

Regular and Special Purpose  
Money Market  
Share Certificates  
Individual Retirement Accounts  
Christmas Saver

**Free Checking Account**

ATM/Debit Cards  
Free Overdraft Protection

**Convenient Access**

Internet Access  
Home Banking  
No-Fee ATMs  
Electronic Bill Payment  
Audio Telephone Teller

**Payment Origination Services**

Direct Deposit  
Payroll Deduction  
Debit Origination  
Direct Payment  
Visa Automatic Payment

**Additional Services**

Travelers' Checks  
Notary Public  
Wire Transfers  
Certified Checks  
Signature Guarantee

**ATM NETWORKS**

Look for these symbols when using your ATM Card or your credit union CheckCard.

