



Roll Call

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

Loans

New & Used Auto
Boat
Motorcycle
Tuition
Mortgages
Home Equity
Homeowner
Signature
All Purpose
Share & Certificate Secured
Visa Platinum
Visa Classic

Savings Accounts

Regular and Special Purpose
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.



MEMBER RELATIONSHIP PROGRAM REACHES MILESTONE



Our Member Relationship Program achieved a milestone last quarter by servicing our 1000th member. The program is managed by Gwendolyn Hawkins and provides valuable counseling and education to our membership. If you have any questions relating to budgeting, credit counseling, credit repair, etc., Gwendolyn would be happy to meet with you. Meetings take place in a confidential setting, and the program is free of charge to members of CPFCU. If you have not yet obtained your free credit report, please contact Gwendolyn at 312-499-8813 for additional information.



Gwendolyn Hawkins

**You can go at 29 & a Day. . .
. . . can you afford to live well for
The Next 29 & a Day?**

Thinking about your retirement? We are too.

Call the **Financial Planning and Education Center** for an appointment to discuss your options or register for our retirement planning seminar by calling 312/499-8888.

Next Seminar date: November 1, 2005, 10 a.m. until noon, at the FOP Hall

Participating in Deferred Compensation?

You do not have to make important retirement investment decisions by yourself. Our Financial Planning and Education Center has added services to address the challenge of managing your deferred compensation. We can meet with you and make specific recommendations about how to allocate your account. 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 assets for maximum income and personal control throughout the stages of your life.

If you could benefit from professional advice to better manage your retirement assets, please call our **Financial Planning & Education Center at 312/499-8888** (option 1) to schedule an appointment to talk to us about **PortfolioAdvisor**.

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

Education Savings Information

If you have school-aged children or grandchildren, we can help you learn about tax-free methods of paying the ever-rising cost of education. In a one-hour seminar we will address Illinois' **Bright Start College Saving Program** & the **College Illinois!** plan, as well as the Coverdell Education IRA for grammar school and high school, the "529" college saving plan, and additional strategies to leverage your education investment.

Call the **Financial Planning and Education Center** to register by calling 312/499-8888.
Next Seminar Date: October 26, 2005, at 10 a.m. and 6 p.m., at the FOP Hall

Office of Supervisory Jurisdiction: 105 West Adams, Suite 2125, Chicago, IL 60603 • 312-701-1100
Securities offered through Cambridge Investment Research, Inc., a Registered Broker/Dealer, Member NASD/SIPC.
Investment Advisory Services offered through Retirement Plan Advisors, LLC, a Registered Investment Adviser,
Cambridge Investment Research, Inc., and Retirement Plan Advisors, LLC are not affiliated.

ATTENTION ALL UNITS: A SPECIAL BALANCE TRANSFER RATE IS ON THE LOOSE NEAR YOU!



Our VISA cards feature low everyday fixed rates, but beginning in October, we'll have a special balance transfer promotion for you. For example, our VISA Platinum will feature an annual percentage rate of 4.9% on balances transferred to our Platinum Card from another financial institution. Unlike some other promotions in the marketplace, our rate stays the same for the life of the balance transferred.

Great rates are just one reason to use the Chicago Patrolmen's Federal Credit Union VISA. Our Classic and Platinum Cards each come with no annual fee, the same low rate for purchases and cash advances and the convenience of worldwide acceptance.

If we still haven't given you enough reasons to transfer your balances from other cards, we will periodically review your account

for automatic credit limit increases and all qualified members will have opportunities to occasionally skip their monthly payments.

Contact your Card Services representative, watch your statement, or visit our website at www.patrolmensfcu.org for complete details on all of the above programs. Low rates, no annual fees and extra purchasing power combine to provide an outstanding value to you with your VISA Card from Chicago Patrolmen's Federal Credit Union!

Roll Call

As we begin the final quarter of the year, there are many reasons to be grateful. One of our greatest blessings during 2005 has been the opportunity to participate in and contribute to the success of the Chicago Police Memorial Foundation. Many of our employees and members have contributed their time, resources and talents to further the cause of the Foundation, and I would like to thank every one of you.

We have been afforded another opportunity to assist the Foundation with the help of Jewel-Osco. The Chicago Police Memorial Foundation will hold a Shop & Share fund-raising program on November 7-9, 14-16 & 28-30, 2005 at all Jewel-Osco Stores. Shopping at Jewel-Osco on any one or combination of those dates will result in 5 percent of the total purchases, excluding tax, being donated to the Chicago Police Memorial Foundation by Jewel-Osco. One hundred percent (100%) of the amount donated will be used to further the objectives of the Memorial Foundation.

Anyone interested in helping the Foundation by shopping at Jewel-Osco on those dates will need a "Shop & Share Identification Slip." A copy of this slip is printed at the bottom of the article for your convenience. Simply sign the slip and present it to the checker when you shop at Jewel-Osco. If you need additional copies of the slips for friends, relatives, etc., feel free to make them from the slip below. If you still need additional copies, we will have them waiting for you at all 25 districts, or you can contact the Chicago Police Memorial Foundation at 312-499-8899.

Thank you for your support. It is an honor to serve you.

Scott Arney
CEO

Our hours are as follows:

Drive-Thru
Monday-Friday 7:30AM-5:00PM
Saturday 9:00AM-12:00PM

Lobby
Monday-Friday 8:00AM-5:00PM
Saturday 9:00AM-12:00PM

We will be closed in observance of the following holidays:

October 10th Columbus Day
November 11th Veterans' Day
November 24th Thanksgiving Holiday
November 26th Thanksgiving Holiday
December 24th Christmas Holiday
December 26th Christmas Holiday
January 2nd New Year's Holiday



TAKE ADVANTAGE OF THE CHRISTMAS SAVERS CLUB

For those of you already enrolled, there will be a funds transfer from your Christmas Savers Club to your regular share or checking account on October 1. Consider using the funds to treat yourself or to get an early start on your holiday shopping. You can take advantage of the ease of direct deposit and payroll deduction to participate in the club. Contact us, or see our website for a complete list of alternatives and start saving today.

NEED EXTRA CASH - CONSIDER SKIP-A-PAYMENT!

In response to your input, we've moved up the dates of application and payment deferral for the Skip-A-Pay Program. Applications can be submitted between October 1 and November 18, 2005 to qualify to skip your December payments. You must apply through our website to qualify. Give us a call or visit our website for the types of loans which qualify for Skip-A-Payment. At least fifty percent of the fees associated with Skip-A-Payment will be donated to The Chicago Police Memorial Foundation.

COMMON FEES

(Effective 1/1/04)

Under minimum share fee	\$10.00
Transfer from savings 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
Nonsufficient 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
Late loan payment	\$25.00

HOME BANKING FEES

BillPayer fee (per month, if applicable)	\$9.95
BillPayer / insufficient funds (NSF)	\$35.00
BillPayer check copy	\$20.00
BillPayer 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.



CURRENT RATES

SAVINGS RATES

Share Savings Accounts (Regular and Special)

	APR	APY
\$100-2,999.99	0.70%	0.70%
\$3,000-24,999.99	1.30%	1.31%
\$25,000 and up	1.75%	1.76%

Share Certificates

- Dividends Paid Quarterly
- Minimum Deposit of \$2,500.00
- Senior Saver Option Available

	APR	APY
Non-compounding		
12 Month Term	3.90%	3.90%
24 Month Term	4.10%	4.10%
36 Month Term	4.30%	4.30%
Compounding		
12 Month Term	3.90%	3.96%
24 Month Term	4.10%	4.16%
36 Month Term	4.30%	4.37%

Checking Accounts

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

Christmas Savers Accounts

- Funds Available on 10/01/05

	APR	APY
	1.30%	1.31%

Individual Retirement Accounts

	APR	APY
Share IRA	3.00%	3.03%
Traditional, Roth (\$1,000 Minimum) and Educational (\$500) IRA Certificates		
12 Month Term	4.20%	4.26%
24 Month Term	4.30%	4.37%
36 Month Term	4.40%	4.47%

LOAN RATES

Auto Loans

	APR
New Auto	4.40% - 13.40%*
Used Auto	4.80% - 13.80%*

*Call for quote. Some restrictions apply.

Motorcycle Loans

	APR
48 Months	8.25%
60 Months	8.50%

Boat Loans

	APR
72 Months	8.75%
84 Months	9.75%

Tuition Loans

	APR
	8.90%

Mortgage Loans

Market Rates

Home Equity Line of Credit

	APR
	6.50%

- Borrow up to \$100,000
- APR Based on the Prime Rate

Fixed Rate Home Equity Loan

	APR
	8.90%

- Borrow up to \$50,000

Home Owner Loan

	APR
	13.90%

Signature Loans

	APR
	14.90%

Share Secured Loans

	APR
	4.00%

Certificate Secured

- Certificate Rate plus 1%

All Purpose Loan

	APR
	9.90%

Visa Classic

	APR
Purchases	11.90%
Cash Advances	11.90%

Visa Platinum

	APR
Purchases	8.90%
Cash Advances	8.90%

Rates as of 9/1/2005 & May Change at Any Time • APR = Annual Percentage Rate • APY = Annual Percentage Yield



SHOP & SHARE IDENTIFICATION SLIP

1047554

GROUP NUMBER

STORE NUMBER

AMOUNT OF PURCHASE

DOLLARS

CENTS

GROUP: **The Chicago Police Memorial Foundation**

YOUR SHOP & SHARE DAYS: **November 7-9 & 14-16 & 28-30, 2005**

SIGNATURE _____

PLEASE SIGN THIS SLIP AND TURN IT IN TO YOUR CHECKER WHEN YOU SHOP. PARTICIPANTS CAN MAKE PURCHASES AT ANY JEWEL-OSCO ON THE DATE ABOVE. IDENTIFICATION SLIPS ARE NOT TO BE DISTRIBUTED IN FRONT OF ANY JEWEL-OSCO.

