

**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.

**JOIN THE RUSH TO PAY YOUR BILLS ONLINE!**

Looking to simplify your busy lifestyle? Tired of buying and licking stamps every time you pay a bill? Take advantage of online bill payment (BillPayer) through Chicago Patrolmen's Federal Credit Union home banking feature.

For a limited time, if you open a new checking account with direct deposit and utilize BillPayer, you will get some important benefits. First, we'll deposit \$25 into your checking account. In addition, if you utilize BillPayer at least once every 60 days, we'll provide it to you free of the monthly charge. Already have a checking account with direct deposit through the credit union? There's still something in it for you. Sign up for BillPayer and receive it free of monthly charge as long as you utilize it at least once every 60 days. Contact us for complete details.

BillPayer can save you time as well as money. You can set up your recurring monthly payments in the system and reduce the task of paying that invoice, addressing an envelope, etc. every month. Use BillPayer to make your one time payments as well. Once you use it, you'll wonder how you did without it.

So take advantage of the savings, security and convenience of BillPayer today, and free up more time for yourself!

**FINANCIAL PLANNING CENTER UPDATES****RETIRED OR RETIRING SOON?**

Distribution Strategies and Asset Protection is a 90-minute seminar designed to help you navigate the road to retirement and beyond. Learn how changing the tax laws and market volatility continue to impact your payout strategies. This program is recommended for members contemplating retirement, as well as those who have already retired.

The seminar is planned for FOP Lodge, 1412 W. Washington Blvd., on Tuesday, November 16th at 10:00 am. Please call us at 312-499-8888 for complete details and to reserve your seat.

**Roll Call****Roll Call**

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

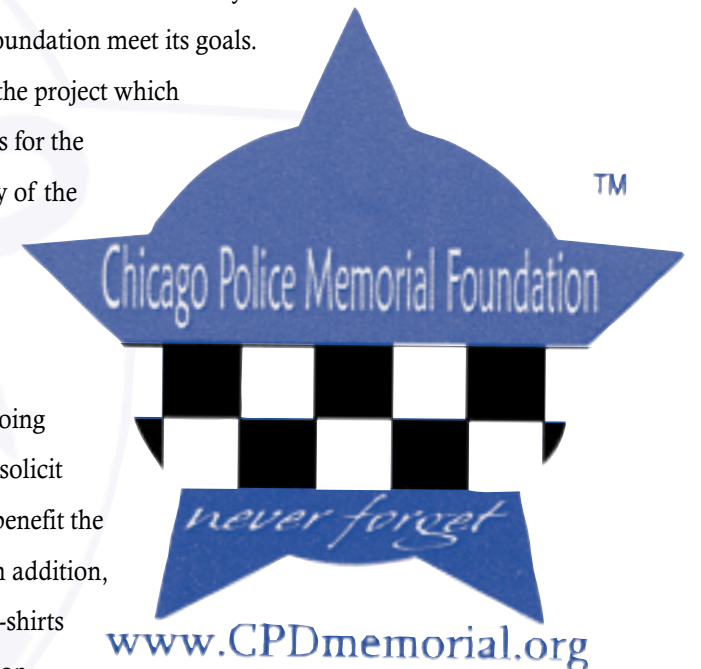
**CPFCU INVESTS ENTHUSIASM IN CHICAGO POLICE MEMORIAL FOUNDATION**

The Chicago Patrolmen's Federal Credit Union is an active supporter of the Chicago Police Memorial Foundation. Our employees have enthusiastically embraced the challenge to help the Foundation meet its goals. Our initial focus has been to support the project which enhances Gold Star Park and provides for the creation of the Monument in memory of the courageous officers who gave their lives while protecting the citizens of the City of Chicago.

The credit union will support the ongoing efforts in a number of ways. We will solicit payroll withholding contributions to benefit the Foundation from our membership. In addition, we will make Memorial Foundation t-shirts available for sale within the credit union.

Pick one up the next time you stop in. All proceeds will go to benefit the Foundation. In the near future you'll be able to acquire paver-bricks that will be located in Gold Star Park as part of the memorial walkway. We will also seek to broaden our efforts by appealing to a wide range of individuals including our retirees. (For more on the Foundation see 'Message from the CEO' on page two).

Because of the magnitude and worthiness of the project, CPFCU representatives will contribute their time and expertise to the Foundation as well. The goals of the Foundation are ambitious, and as such we hope to inspire others outside the credit union to participate in this endeavor. It's our way of expressing our gratitude for the dedicated men and women of the Chicago Police Department who serve us so well.



While there are several initiatives and new products and services mentioned in this newsletter worthy of your attention, I would like to emphasize one in particular.

As all of you should know by now, the Chicago Police Memorial Foundation was recently established with the full support of the Chicago Police Department. The first major project for the Foundation will be to enhance Gold Star Family Park and create a world-class monument to all Chicago Police Officers who have lost their lives in the line or performance of their duties. Gold Star Family Park is located directly east of Soldier Field and lies atop nearly five acres of land, almost one-quarter mile in length along Chicago's magnificent lakefront. This hallowed ground was generously donated by Mayor Daley and the Chicago Park District.

Groundbreaking for the memorial is scheduled to take place at the Chicago Police Memorial Foundation's 2nd annual candle light vigil on May 2, 2005. There are several ways in which you can help make this project a success. Many of you have already signed-up to contribute via payroll contributions and forms are being distributed throughout the districts for any of you who are also interested in contributing in this manner. Additionally, Foundation volunteers are selling t-shirts and polo style shirts, and soon, you will be able to purchase paver-bricks that will be located in the park as part of a memorial walkway.

The credit union is honored to be actively involved with this Foundation. Our employees are donating their time to assist fund-raising efforts and to help create a powerful infrastructure for the Foundation that will help to ensure it remains a viable organization for years to come.

For any additional information, please call the Chicago Police Memorial Foundation at (312) 499-8899. You should also visit the Foundation's website at [www.CPDmemorial.org](http://www.CPDmemorial.org) for updates to the park project, as well as to obtain payroll contribution forms and learn of ways that we can all support the building of this country's finest law enforcement memorial to honor all of Chicago's Finest!

Thank you for your business and your continued support, it is our privilege to serve you.

Scott Arney  
CEO

## CHICAGO PATROLMEN'S EXPANDS SHARE CERTIFICATE OFFERINGS

Members will be pleased to know that the credit union has expanded our share certificate offerings. For a limited time, both nine month and five year share certificates will be available to our members. These two terms provide investment alternatives for individuals seeking either shorter or longer time horizons than our existing share certificates provide. Members over 55 can see our Member Service representatives to inquire about ways to further enhance the yield on their share certificates. Please see our Current Rate sheet on page three or contact us for more details. Look to increase your income today with a share certificate from Chicago Patrolmen's Federal Credit Union.

## TAKE ADVANTAGE OF CHRISTMAS SAVERS CLUB

Effective again this year, there will be a funds transfer from your Christmas Savers Club to your regular share account or checking account on October 1. The money will be available to help you get an early start on your holiday shopping. If you'd like to join the club, your options include taking advantage of the ease associated with payroll deduction and direct deposit. Contact us or see the website for a complete list of alternatives and start saving today!

## SKIP A PAYMENT RETURNS!

We will once again be offering the Skip-A- Payment program that allows you to skip your January payment on eligible loans. You must apply through our website to qualify. Applications will be available between November 1st and December 15th, so take advantage of the opportunity to free up cash for the holidays. Give us a call or visit our website for the types of loans which qualify for Skip-A- Payment. Fifty percent of the fees associated with Skip-A-Payment will be donated to the Chicago Police Memorial Foundation.



## CARD SERVICES EXPANDS CREDIT AVAILABILITY FOR HOLIDAYS

Chicago Patrolmen's Federal Credit Union will be looking to help our members expand their purchasing power for the holidays. Members in good standing will have their cards reviewed for a credit line increase in the fourth quarter. Watch your statement for notice of the increase or contact our Card Services Department for more information.

## WEBSITE UPDATE

We have updated our website. In addition to making the site more user-friendly, we're providing timely information on promotions and other happenings at the credit union. Visit us today at [www.patrolmensfcu.org](http://www.patrolmensfcu.org).

### CURRENT RATES

#### SAVINGS RATES

##### Share Savings Accounts (Regular and Special)

	APR	APY
\$100-2,999.99	0.60%	0.60%
\$3,000-24,999.99	1.20%	1.21%
\$25,000 and up	1.65%	1.66%

##### Share Certificates

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

	APR	APY
Simple Interest		
12 Month Term	2.25%	2.25%
24 Month Term	2.50%	2.50%
36 Month Term	3.00%	3.00%
Compounding Interest		
9 Month Term	2.15%	2.16%
12 Month Term	2.25%	2.27%
24 Month Term	2.50%	2.52%
36 Month Term	3.00%	3.03%
60 Month Term	4.60%	4.68%

##### Checking Accounts

	APR	APY
\$1,000 and up	0.60%	0.60%

##### Christmas Savers Accounts

	APR	APY
• Funds Available on 10/01/04	1.20%	1.21%

##### Individual Retirement Accounts

	APR	APY
Share IRA	3.00%	3.03%
Traditional, Roth (\$1,000 Minimum) and Educational (\$500) IRA Certificates		
12 Month Term	3.50%	3.55%
24 Month Term	3.60%	3.65%
36 Month Term	3.75%	3.80%

#### LOAN RATES

##### Auto Loans

	APR
New Auto	5.50%*
Used Auto	6.50%*

\*Rate Match Guarantee (some restrictions apply)

##### Motorcycle Loans

	APR
48 Months	8.25%
60 Months	8.50%

##### Boat Loans

	APR
72 Months	7.25%
84 Months	8.25%

##### Tuition Loans

	APR
	8.90%

##### Mortgage Loans

	APR
	Market Rates

##### Home Equity

	APR
Line of Credit	4.75%

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

##### Fixed Rate

	APR
Home Equity Loan	7.90%

- 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	11.52%
Cash Advances	13.56%

##### Visa Platinum

	APR
Purchases	8.9%
Cash Advances	10.9%

Rates as of 10/01/2004 & May Change at Any Time • APR = Annual Percentage Rate • APY = Annual Percentage Yield

Our hours are as follows:

#### Drive-Thru

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

#### LOBBY

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

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

October 11th	Columbus Day
November 11th	Veteran's Day
November 25th	Thanksgiving Holiday
November 27th	Thanksgiving Holiday
December 24th	Christmas Holiday
December 25th	Christmas Holiday
January 1st	New Year Holiday
January 3rd	New Year Holiday

#### 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 (personal identification number)	\$10.00

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.