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**VISITOR PARKING
AVAILABLE**

(Across the Street in
the Plumbers Hall Lot)

Roll Call

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

*Save \$300
Instantly*



Attention Chicago Area Members.

Through April 30, 2002 we're partnering with Enterprise Car Sales locations in the Chicago area to help you get the BEST deal on a used car. Bring your statement, membership card, or this newsletter with you when you visit the Enterprise Car Sales location near you, and when you've picked out your car, let the sales rep know that you're a member of Chicago Patrolmen's and "presto" Enterprise will reduce the price on the sticker by \$300.

Enterprise Car Sales offers "Haggle-free buying" and "Worry-free ownership". You'll choose from the BEST QUALITY of 2000, 2001 and 2002 cars, trucks, vans and SUVs, both foreign and domestic. All the cars you see will have passed a 109 point safety check, and will come with a 12 month/12,000 mile Limited Warranty. A 12-month Roadside Assistance program is included too.

Visit the Enterprise Car Sales location near you today, and get a good used car at a great price.

ENTERPRISE CAR SALES LOCATIONS

Chicago	Chicago Ridge	Glen Ellyn	Waukegan
3840 N Western	100400 Southwest Hwy.	395 Roosevelt Road	3056 Washington St.
773-463-0442	708-857-2000	630-942-5080	847-623-9999

**Before you go, call us at 312-726-8814
and we'll prearrange your financing.**

Did You Know?

We have Surcharge Free ATMs...



Your credit union has installed Surcharge Free ATMs at eight locations around the city.

5101 S. Wentworth	(Area 1 Center)
727 E. 111 th St.	(Area 2 Center)
2452 W. Belmont	(Area 3 Center)
3151 W. Harrison	(Area 4 Center)
5555 W. Grand	(Area 5 Center)
3510 S. Michigan	(Police HQ)
1300 W. Jackson	(Training Division)
1359 W. Washington	(Our Office)

Other Surcharge Free ATMs are located throughout the Chicago Metro area. Visit www.surchargefreeatm.com for the locations nearest you.

Members Helped Four Charities...

In December we offered most members who had loans the opportunity to skip their January loan(s) payment. A small fee was charged, and a portion of it was shared with four charities – Dreams for Kids, Benton House, The Gold Star Families and Children’s Miracle Network. Each of these charities received over \$3500 as a result of the promotion.

Dreams for Kids also benefited from the generous donation of toys from hundreds of members who brought gifts to our lobby.

THANK YOU for supporting our efforts to bring good cheer to those in need.

We Supported Other Activities...

In addition to supporting the charities mentioned above we supported the F O P Family Auxiliary’s “Lunch with Santa”. We saluted the Hellenic American Police Association & The Guardians, and provided support to the Police Chaplains Ministry. We were a co-sponsor of last month’s Supercop 2002 Boxing Exhibition and are sponsoring a team in the CPD basketball league. As a part of the CPD Family we enthusiastically support a variety of activities and organizations that benefit our members.

Holiday Closings...

We will be closed in observance of the following Holidays:

May 27, Memorial Day

July 4th, Independence Day

Easy Check Reordering

Now you can reorder checks from anywhere. Just call 800-355-8123, or visit www.checkreorderexpress.com. It’s fast, easy and convenient.



Roll Call

Representatives from your credit union hiked up Capital Hill in February, along with 3000 credit union leaders from around the country.

We were all in Washington to talk to legislators about issues of importance to credit union members. Among the issues we discussed were Bank-

ruptcy Abuse Reform, Regulatory Relief and Deposit Insurance Reform. Lobbying our lawmakers is a very important part of managing a credit union. If we don't influence laws/regulations that affect you financially, someone else will, and that could negatively impact your ability to achieve your life's goals.



Pictured with Congressman Danny Davis (from left), Directors Eugene Mullins, Bill Nolan, Harry Mays, and CBDO Steve O'Mara.

New Loan Options for Homeowners

Planning to buy a home this year? Not sure how much you'd qualify to borrow? Already own a home and looking for a better deal? The answers to these questions are now at your credit union.

We're working with Service Corp. Mortgage (a credit union owned company) to provide mortgage loan options to our members. A full menu of mortgage plans is available to qualified borrowers, at very competitive rates and terms.

Call 800-344-7846 for information or to apply for a mortgage.

Already own a home and want to use the equity you've built up for a prudent purpose? With a Home Equity Loan at your credit union, you may be able to borrow up to \$70,000 of the equity you've built up. Our rate is low. Our costs are low (you may even qualify for NO FEES). You'll have the convenience of repayment through Payroll Deduction/Direct Deposit. And the interest you pay may be tax deductible (talk to your tax advisor). To apply **call 312-726-8814, Ext. 1.**



Interested in using your home as collateral for a loan, but not interested in a line of credit? We've got you covered there too. With our Homeowner Loan option, you can borrow up to \$20,000 (\$40,000 if home is owned in joint tenancy). No title search. No appraisal. Your good credit and ability to repay will be the primary determinants. And because we'll be placing a courtesy lien on the property, you'll get a really good rate too. Call us at 312-726-8814, Ext. 1 to apply.

Rate Sheet

SAVINGS RATES

Checking Accounts

	APR	APY
\$1,000 and up	1.00%	1.00%

Share Savings Accounts

(Regular and Special)

	APR	APY
\$100-999.99	1.00%	1.00%
\$1,000-2,999.99	1.50%	1.51%
\$3,000-9,999.99	2.75%	2.78%
\$10,000-24,999.99	3.00%	3.03%
\$25,000 and up	3.25%	3.29%

Certificates of Deposit

- interest paid quarterly to savings account
- minimum deposit of \$2,500.00

	APY
12-Month Term	3.50%*
24-Month Term	3.60%*
36-Month Term	3.75%*

* Senior Saver Option Available

Christmas Savers Accounts

- funds available on 10/01/2002

	APR	APY
	2.50%	2.52%

Individual Retirement Accounts

	APR	APY
Share IRA	3.00%	3.03%
Traditional, Roth (\$1000 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%

APR = Annual Percentage Rate

APY = Annual Percentage Yield

LOAN RATES

New and Used Auto Rates

	20% dn.	10% dn.	0% dn.
24 Mos.	5.25%	5.75%	6.50%
36 Mos.	5.75%	6.00%	7.00%
48 Mos.	6.00%	6.50%	7.50%
60 Mos.	6.25%	7.00%	8.00%

Motorcycle Loans

- Maximum financed is \$20,000
- | | APR |
|-----------|-------|
| 48 Months | 8.25% |
| 60 Months | 8.50% |

Boat Loans

- Maximum financed is \$35,000 new & \$25,000 used
- | | APR |
|-----------|-------|
| 72 Months | 7.25% |
| 84 Months | 8.25% |

Home Equity Line of Credit

- borrow up to \$70,000
- APR based on the Prime Rate

Signature Loans

- 12.9% APR – 6 to 36 months
- 13.9% APR – 37 to 60 months
- \$5,000 maximum without co-signer, \$12,500 with a co-signer

Share Secured Loans 5.0% APR

Certificate Secured Certificate rate plus 1%

Computer Loan 9.9% APR

MasterCard 11.52% APR

13.56% APR on cash advances

Rates as of 11-7-2001 and may change at any time.

Savings Options for Members Age 55 and Over

There's a definite advantage to aging. Usually it means you've got a wee bit more change in your pocket, and dollars on deposit somewhere. Well now there's one more advantage – a higher return on your CD at the credit union.

Members age 55 and over are now eligible to receive 1/4 point more on a CD. You decide what term you want (12,24 or 36 month) and we'll pay you a 1/4 point more than our published rate.

And that's not all, if you have, or open, a Checking Account AND sign up for Direct Deposit to it, we'll add ANOTHER 1/4 point to your rate.

High rates, safety, convenience and now extra earning for our Senior members. For additional information, call us at 312-726-8814, and ask about our **Senior Saver Option**. Out of staters can call us at 800-326-8814.

Loans

- Auto-New & Used
- Mortgages
- Home Equity
- Homeowner
- Signature
- Computer
- Share & Certificate Secured
- Stock Secured
- Motorcycle
- Boat
- Tuition
- MasterCard
- National Buyers Federation
- Enterprise Car Sales

Savings Accounts

- Regular & Special Purpose
- Certificates of Deposit
- Individual Retirement Accounts

Free Checking Account

- ATM/Debit Cards

Convenient Access

- Internet Access
- Home Banking
- No Fee ATMs
- Audio Telephone Teller
- 24/7 Loan by Phone

Convenient Services

- Direct Deposit
- Payroll Deduction
- Debit Origination
- Direct Payment

Additional Services

- Travelers' Checks
- Notary Public
- Wire Transfers
- Certified Checks

ENTERPRISE SPRING AUTO SALE

Now Thru April 30th

*You'll never get a lemon from
Enterprise Car Sales
BECAUSE WE ONLY PICK
THE PEACHES!*

Buy with confidence:

- Enterprise picks only the best vehicles from their rental and lease fleets
- Quality is ensured with a 109 point Certification Safety Inspection
- 12-month/12,000 mile limited warranty included
- 12-month/unlimited mileage Roadside Assistance included
- 7-day/1,000 mile repurchase policy gives you peace of mind

Visit any Chicago area
Enterprise Car Sales location
**Now Thru
April 30, 2002**
and receive
\$300 Off the purchase
of any vehicle.

*Choose from a wide variety of
2000, 2001 and 2002 cars, trucks,
vans and SUVs from GM, Ford,
Dodge, Chrysler, Nissan, Mazda,
Mitsubishi, Toyota and more.*

Call Chicago Patrolmen's Federal
Credit Union at **312/726-8814**
or stop the credit union for auto
financing information.

**Visit or call any of Enterprise's
Chicago area locations (listed on
front page) for more sale
information**

<i>Enterprise Hours:</i>	
<i>M, W, F</i>	<i>9 am - 8 pm</i>
<i>T, TH</i>	<i>9 am - 6 pm</i>
<i>SAT</i>	<i>9 am - 5 pm</i>