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**DRIVE-UP WINDOW
NOW OPEN!**
(ENTER ON LOOMIS)

Roll Call

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

Exclusive Members-Only Car Sale



We're partnering with Enterprise Car Sales for a special, members-only, auto sale on **Saturday, October 27th**. Enterprise and your credit union are determined to provide you with an easy, pleasant, enjoyable buying experience.

Enterprise Car Sales offers a wide variety of late-model used cars, minivans and sport utility vehicles, at very competitive prices. Every Enterprise vehicle comes with a 12-month/12,000 mile limited warranty, and a 12-month roadside assistance program, at **no additional charge**. Also included is a 7-day/1,000 mile repurchase privilege to **guarantee your satisfaction**.

Financing for vehicles will be available on the spot, by representatives from the credit union. To speed up the process, and help you in your

selection, we encourage you to become **pre-approved**, by calling the credit union, at 312-726-8814, ext 1.

Our low loan rates and ease of repayment through Direct Deposit or Payroll Deduction will save you money and make paying for your purchase as easy as can be.

So call today for a pre-approval, then join us on Saturday, October 27 for this special sale at the Enterprise Car Sales outlet, at 10400 Southwest Highway, Chicago Ridge, Illinois. Choose your vehicle, find a Chicago Patrolmen's Federal Credit Union representative to finalize your paperwork, then drive your new car home – with the confidence that you just got a great deal on a good used car, and great financing too.

As I write this, the rubble is still smoking in Washington, D.C. and New York City. Thousands have been injured. Thousands more have been killed. And thousands are “unaccounted for”. Among the missing are over 100 NYC Police Officers; New York’s finest, your brothers and sisters in blue. They left their homes that fateful morning committed to serving and protecting the people of New York.

In August the family of Brian Strouse sold T-shirts in our lobby to raise money for the Brian Strouse Fund. In late August some of Eric Lee’s co-workers arranged for an account to be opened here to provide for his

6-year old daughter, Erica. And Officer Joe Airhart is fighting for/clinging to his life.

The events of the last few months certainly have reminded us how fragile and short life is. At the credit union these events have driven home the point of just how special the people are that we serve. These events have also reminded us of the peril you put yourselves in every day to serve and protect us.

We continue to pray for all the victims of the terrorist attack on our country, civilian, military, fire and especially police. We also pray for God to bless and watch over you, and America.

MARK G. MAHONEY, TREASURER, CEO

Holiday

HOURS ANNOUNCED



We will be closed:

Monday, October 8 ~ Columbus Day

Thursday & Friday, November 22 & 23 ~ Thanksgiving

At Noon on Monday, December 24 ~ Christmas Eve

Tuesday, December 25 ~ Christmas

Tuesday, January 1, 2002 ~ New Years Day

We will be open extended hours from November 26 through December 22.

During that period our office will be open from 8:30 am to 6:00 pm, Monday through Friday.

We will be open from 9:00 am to Noon on the following Saturdays: December 1, December 8, December 15, December 22.

Regular office hours (Monday-Friday 8:30 am to 4:30 pm) will resume on Wednesday, December 26.

We will be open from 8:30 am to 4:30 pm on New Year’s Eve, December 31st.

Christmas Cash Available

Christmas is a special time of year; and a loan from your credit union can help you spread good cheer throughout your home.

So prepare for the 12 days of Christmas with a 12% APR Christmas loan from us. Borrow \$1,000, \$1,500 or \$2,000. Repayment is easy through Direct Deposit/Payroll Deduction, for up to 12 months. You have up to 6 months to repay a \$500 loan, at the same great rate.

These special Christmas loans will be available from November 1 through December 21. Call ahead for a pre-approval, by calling our 24 hour a day Loan by Phone at 312-726-8814, Extension 1, or look for your application in your mailbox in early November.

Make us your 1st stop on your Holiday shopping trips.

Help Us Help Others

This Holiday Season we're asking our members to help us help those in need, in two different ways.

During this time of year we reach out to others and wish them "Good Cheer" with a greeting card. This year you can help the kids at Children's Memorial Hospital when you purchase your Christmas Cards at the credit union. Cards designed by patients of the hospital will be on sale in our lobby, with all the proceeds going directly to Children's Memorial. The cost is low (\$5.00 for every 10 cards) and the return is high

(what's better than helping children?).

Cards will be available through December 21, or until our supply runs out.

We are once again participating in the *Dreams for Kids Toy Drive*, by acting as a collection point for unwrapped gifts for kids. The, not for profit, Dreams for Kids organization will distribute these toys to youngsters in some of Chicago's most underprivileged neighborhoods. Please drop off an unwrapped toy, for a needy girl or boy, during November or December (through December 21).

Tips on Avoiding Identity Theft

One of the fastest growing crimes in this country is Identity Theft. Here are some tips from the experts on how to prevent having bad things happen to your Good Name.

- 1) Do not give out personal information (account or credit card numbers) over the phone or Internet unless you've initiated the contact.
- 2) Report lost or stolen checks immediately and properly store checking account records.
- 3) Destroy unused financial solicitations before discarding them. The same goes for old financial documents (statements/receipts).
- 4) Guard your ATM PIN number and treat your receipts with care (don't leave them behind).
- 5) Make sure your mailbox is secure, and promptly remove mail when it's been delivered.
- 6) Contact the major credit reporting agencies at least annually to review your credit report. A copy of your credit report is available for a small fee.

The major credit reporting agencies are:

Equifax: 800-685-1111 Experian: 800-682-7654 TransUnion: 800-916-8800

Source: National Association of Federal Credit Unions.

Did You Know?

Chicago Patrolmen's Assistance Foundation

Police Officers are caring and giving people. They see a need and ask the question, how can we help. Often the people in need are families of fellow officers. Sometimes the way to help is obvious to all. Sometimes the avenue to take isn't clearly marked. Well now there's a road that will allow you to reach out and help those in need. That road is the Chicago Patrolmen's Assistance Foundation (CPAF).

The foundation is designed to raise money to help Police Officers and Officers' families during times of need. Donations made to the foundation can be earmarked for a specific purpose (organization or family). So when you want to reach out and help someone, and aren't quite sure how, simply send a check to the Chicago Patrolmen's Assistance Foundation and we'll make sure that the money gets to those you want to help.

Entertainment Books On Sale

Once again Entertainment Books are available for purchase at the credit union. The books offer hundreds of dollars worth of coupons for discounts at restaurants, theaters, retail outlets and more throughout the Chicago area. They're available for the North/Northwest, South/Southwest and West Central Chicago areas. The books are priced at only \$25 each. They can be purchased in our lobby, while supplies last.

Board Members Re-elected

Congratulations to Chicago Patrolmen's Federal Credit Union Directors Nancy Buckley, Dan Mahoney, Ken Hauser and Kathy Hayes. They were re-elected to three-year terms as Directors of your credit union. A special congratulations to Bill Rapier who was elected to the Board for his first term. All of these individuals are committed to overseeing your credit union in a manner that results in helping you, our members, in realizing your financial goals.

We Support Officers' Activities

Your credit union provided support to many charity event/endeavors this quarter. We sent checks for over \$2500 to both Benton House and St. Michael's House. We provided support to various police officer organizations; including the CPD baseball teams, the Chicago Police Marines, the Police Chaplains Ministry and an American Nightriders benefit for the Gold Star Families. Our lobby was used to help raise funds for the Brian Strouse Fund.

As an organization that's owned exclusively by Chicago Police Officers (active & retired) and their family members, we're proud to support activities that benefit our members and organizations that are important to them.

Car Buying Made Easy

In the market for a new car? Save money by calling CarQuotes at 800-500-7010. They'll calculate what the cost of that dream car should be, and then negotiate the purchase price with a participating Chicago area dealer. You'll save time & money while getting the kind of first class service you deserve. Contact CarQuotes at 800-500-7010, or on-line at

www.carquotes.com.

Special Notice

The Board of Directors has voted to expel members that cause a financial loss to the credit union. Since expulsion requires a vote of the membership, the Board will, in future issues of this newsletter, publish the names of those members who are being recommended for expulsion, along with the date, time and location for any special meeting that is called.

Roll Call

Fall Auto Sale!



Chicago Patrolmen's Federal Credit Union and Enterprise Car Sales have teamed up for a

Fall Auto Sale!



Saturday, October 27, 2001

9 am to 1 pm

Enterprise Car Sales

10400 Southwest Highway

Chicago Ridge, IL



Enterprise Offers

Haggle-Free Buying and Worry-Free Ownership!

Special Sale Pricing for

this sale date **ONLY!**

Call Enterprise Car Sales at 630-693-2930 for more sale information.

Contact Chicago Patrolmen's Federal Credit Union for pre-approval information at (312) 726-8814.



**Complimentary
Barbecue
Lunch!**

FINANCIAL SERVICES

Loans

- Auto-New & Used
- 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