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Roll Call

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

**NEW & USED AUTOS****6.75%**
APR**24 month / 20% down**

Exclusive Car Sale For Members Of Chicago Patrolmen's

We've partnered with Enterprise Car Sales for a special, members-only auto sale on Saturday, October 28. Together, Chicago Patrolmen's and Enterprise are determined to provide you with an easy, pleasant buying experience.

Enterprise Car Sales offers a wide variety of late-model used cars, minivans and sport-utility vehicles at 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.

To finance your next car, look no further than your credit union. Chicago

Patrolmen's low rates will save you money, and our payroll deduction will make repaying your auto loan as easy as can be.

To ensure that your next auto purchase is as easy as possible, call Chicago Patrolmen's 24-hour Loan-By-Phone at (312) 726-8814 ext. 3 to become preapproved for your auto loan. Then, join us Saturday, October 28, for this special sale at the Enterprise Car Sales outlet at 10400 Southwest Hwy Chicago Ridge, Ill. Choose your next car, find a Chicago Patrolmen's loan representative to finalize the paperwork, and drive off the lot with a great new car — and the confidence that you could not have found a better deal.

Fall is now upon us and is again reminding us that our lives are filled with change. The leaves have changed color, the temperature outside has changed from hot to cool, and our children have changed from their summer wardrobe of t-shirts and shorts to their crisp, school uniforms. Change is certainly a part of our life, yet there is a constant in our world of change. That constant is the absolute kindness of Chicago Police Officers.

August 2000 will not be remembered fondly by the Chicago Police Department. Two members, Brenda L. Sexton and Craig W. Gillard, left our world at a much too young age, leaving children behind to face the world without the love and support of a caring mother (Sexton) and dedicated father (Gillard). Your credit union immedi-

ately opened family accounts for these children and the support by their fellow Officers has been heartwarming. Time and time again, Officers have visited the credit union building or called our office to deposit money to help these families. Deposits are still being accepted into the Brenda L. Sexton Family Fund and the Craig W. Gillard Family Fund.

The job of a Chicago Police Officer may well be the most under-appreciated job in America, but certainly not to myself and the employees of this credit union. Please know we consider ourselves lucky to serve the financial needs of the bravest, warmest, and most kindhearted souls this city has to offer, and our feelings will never change.

MARK G. MAHONEY, TREASURER/CEO

Cash For Christmas On Sale Here

Christmas can be an expensive time of year, but a Chicago Patrolmen's Christmas loan can make everyone on your Christmas list feel merry, including all your little reindeer.

So prepare for the 12 days of Christmas with a 12% APR Christmas loan from Chicago Patrolmen's. You can borrow either \$1,000, \$1,500 or \$2,000 over 12 months.

Or, you can get a six-month \$500 Christmas loan at the same great rate.

This rate is well below most credit card and department store charge card rates.

Plus, unlike credit cards and department store charge cards, you can repay your Christmas loan through payroll deduction — the easiest and most convenient way to pay.

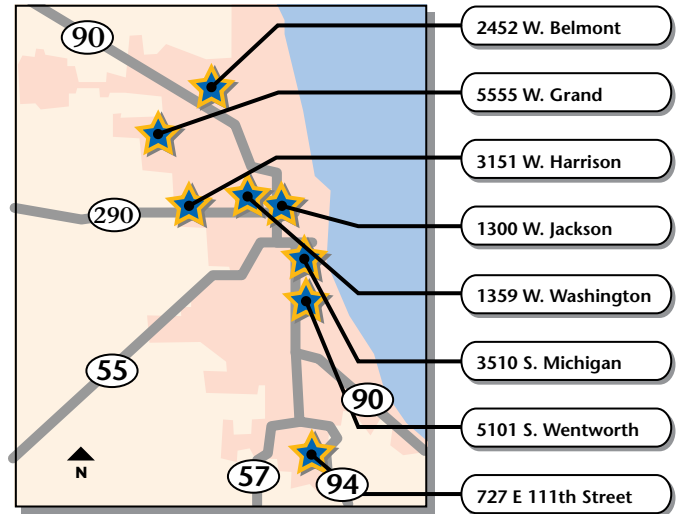


Chicago Patrolmen's Christmas loans will be available from November 1 through December 21. Call ahead for preapproval by using our 24-hour Loan-By-Phone at (312) 726-8814 ext. 3. Or look for your application in your mailbox in early November. Then make Chicago Patrolmen's your first stop on your holiday shopping trips.

ATMs, Drive-Ups Increase Convenience

Your credit union's surcharge-free ATMs are up and operating at eight locations around the city. Now you can access your money 24 hours a day, 7 days a week. You can stop wasting money on ATM fees that Chicago area banks are charging. This is yet another benefit of membership in your credit union.

Want to stop by the credit union to do a deposit or withdrawal? Well there's no longer a need to get out of your car because our drive-up teller window is now available from 8:30 a.m. to 4:30 p.m., Monday through Friday. The entrance is on the Loomis side of the building just south of Washington Boulevard.



Check Out Our New Web Site

Introducing the newest addition to your list of favorites: www.patrolmensfcu.org.

Our new home page on the World Wide Web has been designed to keep you up to date on Chicago Patrolmen's rates, promotions, and services. The site also serves as your portal to apply for loans or contact the credit union via the Internet.

www.patrolmensfcu.org also will soon be your portal to access your credit union

accounts online. Chicago Patrolmen's Online Access service will offer the same features as any home banking service — without the expensive fees and charges. This exciting new service will be available in early 2001.

Check out www.patrolmensfcu.org and drop your credit union an e-mail at info@patrolmensfcu.org to let us know how you like the site.

Holiday Hours Announced

In observance of Columbus Day, the credit union will be closed on Monday, October 9. We will also be closed in observance of Thanksgiving on Thursday November 23, and Friday November 24. For the Christmas Holiday, the credit union will close at noon on Friday, December 22. We will be closed on Christmas Day, Monday, December 25 and Monday, January 1, 2001, for the New Year's holiday.

To better serve you during the hectic holiday season we will be extending our hours between November 27 and December 21.

During that period we will be open Monday through Friday from 8:30 a.m. to 6 p.m. Our office will also be open from 9 a.m. to noon on the first three Saturdays of the month (December 2, 9 and 16).

Regular office hours (Monday-Friday 8:30 a.m. to 4:30 p.m.) will resume on Tuesday, December 26.

Savings Rates

Checking Accounts

- no monthly fees, per-check charges, or minimum balance requirements
- total balance earns interest when quarterly average daily balance is over \$1,000

	APR	APY
\$1,000 and up	1.75%	1.76%

Savings Accounts

- computed on an average daily balance and paid quarterly

	APR	APY
\$100.00–\$999.99	2.00%	2.02%
\$1,000–\$2,999.99	3.65%	3.70%
\$3,000–\$9,999.99	4.40%	4.47%
\$10,000–\$24,999.99	4.525%	4.60%
\$25,000 and up	5.00%	5.09%

Christmas Savers Accounts

- computed on an average daily balance
- funds available on 10/01/01
- some restrictions apply

	APR	APY
	3.00%	3.03%

Certificates of Deposit

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

	APY
12-Month Term	6.75%
24-Month Term	7.00%
36-Month Term	7.25%

Loan Rates

New and Used Auto Rates

- rates for all cars seven years old or newer
- maximum financed on a new car is \$40,000
- autocheck appraisal may be required for used cars

	20% dn.	10% dn.	0% dn.
24 Mos.	6.75%	7.25%	8.00%
36 Mos.	7.25%	7.50%	8.50%
48 Mos.	7.50%	7.95%	8.95%
60 Mos.	7.75%	8.50%	9.50%

Home Equity Line Of Credit

- borrow up to \$70,000
- APR based on the Prime Rate
- no application fees or closing costs

Motorcycle Loans

- maximum financed is \$20,000

	APR
48 Months	9.25%
60 Months	9.50%

Boat Loans

- maximum financed is \$35,000 for new, and \$25,000 for used

	APR
72 Months	8.25%
84 Months	9.25%

Share Secured Loans

6.50% APR

Certificate Secured Loans

Rate of certificate plus 1%

Signature Loans

6 to 36 Months	13.99% APR
37 to 60 Months	14.99% APR

- \$5,000 maximum without a co-signer, \$12,500 with a co-signer

CPFCU MasterCard

- 11.52% fixed APR for purchases, 13.56% APR for cash advances
- no annual fee

RATES AS OF 9/01/00, AND ARE SUBJECT TO CHANGE ANYTIME

Short Reports

Board Members Re-elected

Congratulations to Chicago Patrolmen's Federal Credit Union's Directors John Fumo, Mark Mahoney, Harry Mays, Anita Ramos and David Ramos. They were re-elected to three-year terms as Directors of your credit union. They're all committed to the credit union's mission of serving your financial needs in order to help you realize your life's goals.

Entertainment Books On Sale

Once again Entertainment Books are available for purchase at the credit union. This year the books are available for \$25; that's \$10 less than last year. You can save hundreds of dollars with the coupons in these books at restaurants, movie theaters, retail outlets and more. Books are available for the North/Northwest, South/Southwest and West Central Chicagoland regions. Come into our office to purchase your book today!

CPD All-Stars Win Championship

Your credit union was a co-sponsor of the CPD All-Stars basketball team that took 1st Place in this year's Canadian-American Police/Fire Games in Milwaukee. Congratulations to the gold medal winners — Eddie Chapman-006 (Coach), Robert Jordan-002, Albert Jones-006, Vernell Turner-018, Victor Law-004, Ronald Coleman-003, Joseph Warnecke-018, Ed Escamilla-018, Mark Bradley-003, William Rapiert-Training Division (Manager) and Leslie Harris-Training Division/FOP (Business Manager).

Police Charity Events Take Priority

Your credit union provided assistance to several other Chicago Police charity events. We were happy to sponsor holes at numerous charity golf outings, including two holes at the FOP outing. Chicago Patrolmen's also spearheaded a fundraising effort to support the families of Officers Brenda Sexton and Craig Gillard. If we can assist your Chicago Police charity in any way, please call us at 312-726-8814.

Dreams For Kids Toy Drive

The Christmas holidays will be upon us before we know it. In the spirit of the holiday, Chicago Patrolmen's is once again participating in the Dreams for Kids Toy Drive. Dreams for Kids is a non-profit organization committed to providing assistance to organizations that help children. At Christmas they provide gifts to kids in some of Chicago's underprivileged neighborhoods. We'll be serving as a collection point for unwrapped gifts during November and December.

Roll Call