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Roll Call

CHICAGO PATROLMEN'S FEDERAL CREDIT UNION

New ATM Locations Offer Greater Convenience

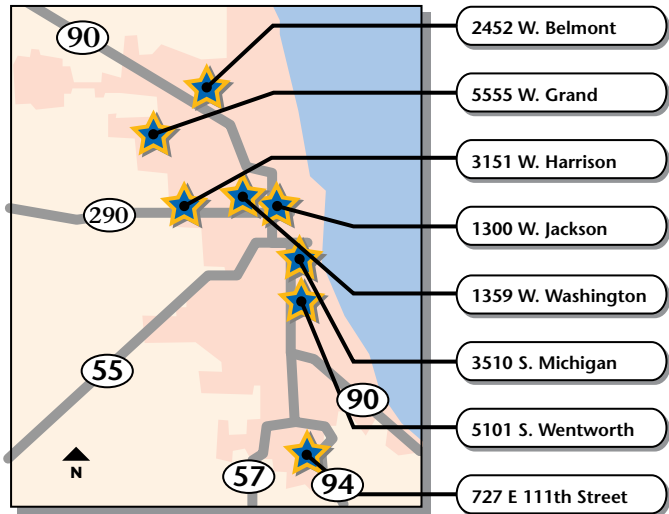
Chicago Patrolmen's works every day to help make your life a little easier. That is why your credit union worked so hard, with both the Chicago City Council and the Chicago Police Department, to have no-surcharge automated teller machines installed in each of the Department's five Areas plus the Department's Headquarters and Education and Training Division.

Including the two ATMs at Chicago Patrolmen's, your credit union now has nine no-surcharge automated teller machines for your convenience.

For you, the installation of these machines means no more fighting traffic to get down to your credit union simply to make a withdrawal. It also means that you can stop wasting money on ATM fees charged by Chicagoland banks.

To maximize your financial savings and convenience:

1. Open a Chicago Patrolmen's free, interest-bearing checking account
2. Obtain either a Chicago Patrolmen's



- ATM or MasterCard Check Card
 3. Sign up for direct deposit of your paychecks
 4. Use any of Chicago Patrolmen's nine ATMs for unlimited, free withdrawals
- By following these simple steps, you can eliminate the hassles and expenses of managing your day to day finances. Nothing could be easier.

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.

How often have you heard or said the expression, "I feel like a million bucks!?" Have you ever said, "I feel like 100 million bucks!?" You should, because ever since December, your credit union has exceeded \$100 million in assets. As a member/owner of Chicago Patrolmen's, that makes you a multi-millionaire — or at least part owner of a \$100 million institution. Congratulations, millionaire.

As your credit union continues to grow, however, it will remain true to its mission,

which is to help members reach their life's goals. Chicago Patrolmen's staff strives to achieve this lofty goal each and every day. Hopefully, you will become an active member/owner and allow us to help you realize your goals.

"Who wants to be a millionaire?" asks Regis Philbin. The answer is, "We do!" With your continued faith and participation, the sky is the limit. Yes, that is our final answer!

MARK G. MAHONEY, TREASURER/CEO

\$100 share balance minimum

For the first time in 15 years, Chicago Patrolmen's is increasing its minimum share-savings balance. As of July 31, 2000, each member's account must have at least \$100 on deposit in a share-savings account to remain active.

Most members already have at least \$100 on deposit in their share-savings accounts. Please check your enclosed statement to ensure that your share-savings balance is equal to or greater than \$100. If it is, you simply need to maintain the \$100 minimum balance in order to keep your credit union account active.

If your share-savings balance is less than \$100, you have until July 31, 2000, to deposit the additional funds necessary to

meet that balance requirement. You can deposit the funds to your share savings account in person, by mail, or by transferring funds from your checking account to your savings account.

By increasing the minimum share-savings balance to \$100, your credit union will increase its deposit base and become a stronger financial institution. The greater deposit base will allow us to offer exciting new financial services such as IRAs, first mortgages, and online account access. If you have questions about the new minimum share-savings balance requirement, or about any credit union service, please call us at (312) 726-8814.



Web site FROM COVER

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 the fall.

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.

Enjoy Summer Savings On Vacation, Tuition Loans

Chicago Patrolmen's has planned ahead so that you can enjoy your summer. Whether you are preparing for a summer vacation or planning for your children's tuition payments, your credit union is here to help.

12.9% APR Vacation Loans

Does your family need a break from the city this summer? With the help of a Chicago Patrolmen's Vacation Loan, you can treat your family to a fantastic summer vacation — and spread the costs over the next year through payroll deduction. Borrow up to \$3,000 for vacation expenses at a specially reduced rate of 12.9% APR.

11.9% APR Tuition Loans

With the ever-rising costs of tuition these days, it seems like you need a degree in finance to determine the best way to pay for your children's education expenses. That

is why your credit union wants to help with a Chicago Patrolmen's tuition loan. Borrow up to \$6,000 for tuition expenses at any accredited educational institution at a special, low 11.9% APR — and spread out the payments over the next year through payroll deduction.

Hurry these special rates will disappear like the warm weather on Sept. 1, 2000.



Special Auto Deals Heat Up This Summer

From July 1 through August 31, you can finance a new or used car at Chicago Patrolmen's — with no payment due for 60 days!

Apply online at www.patrolmensfcu.org, by phone using Chicago Patrolmen's 24 hour Loan-by-Phone, or in person with a Chicago Patrolmen's loan representative. Your credit union will approve your financing before you begin to shop for your next car. That way, when you find what you're looking for, you can focus on getting the best price possible rather than worrying about the financing.

You can find a great car at Chicago Patrolmen's one-day new-car sale July 29 — watch your mailbox for details. If you need some help locating a specific make and model or simply want a price quote on any type of vehicle, contact National Buyers Federation by calling 1-800-500-7010 or logging onto www.carquotes.com. This service is free for all Chicago Patrolmen's members.

Please note that the 60 day grace period on the first payment does not apply to refinances, and that interest will accrue during the 60 day period.

New Certificate Rates

Chicago Patrolmen's has raised its certificate rates. Earn 7% APY on a three-year certificate. Or earn 6% APY on a one-year certificate or 6.15% APY on a two-year certificate. The minimum deposit for certificates is \$2,500. Early withdrawals are restricted and may be penalized.

7.00%
APY
3-Year Certificate

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
\$50.00–\$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 10/01/00
- 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	6.00%
24-Month Term	6.15%
36-Month Term	7.00%

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 6/01/00, AND ARE SUBJECT TO CHANGE ANYTIME

Short Reports

Annual Meeting Notice

Chicago Patrolmen's Annual Meeting of the Membership will be held on Friday, September 29, 2000, at 8:00 p.m. in the Fraternal Order of Police Hall—1412 W. Washington, Chicago. Please visit patrolmensfcu.org for details concerning both the Annual Meeting and the Board election.

CPD Charity Events

Chicago Patrolmen's wants to ensure that all Chicago Police Charity events are as successful as possible. If Chicago Patrolmen's can assist your Chicago Police Charity in any way, please call the credit union at (312) 726-8814.

Great America Tickets On Sale

Chicago Patrolmen's sells discounted Great America tickets throughout the summer. You will save 20 to 50 percent off the regular ticket prices by purchasing your tickets at the credit union. To get your discounted Great America tickets, stop by Chicago Patrolmen's and ask a teller for your discounted tickets.

Credit Card Improvements

Attention Chicago Patrolmen's MasterCard holders: your credit union is converting to a new credit card processing system. The new system will improve and expand the services extended to the credit union's credit card holders. Please watch your mailbox for more information about the conversion and how it will effect you.

Let Us Know When You Go Abroad

In order to prevent ATM and Check Card fraud, please contact the credit union's member services department before you begin to travel abroad. If the credit union sees that your Check Card has been used in another country, it wants to be sure that you were the person who used it.

Drawing Winner

The drawing for the big screen television was held on Wednesday, May 31. And the winner was...Vickie Minnifield. Congratulations Vickie!