

CHICAGO PATROLMEN'S

F E D E R A L C R E D I T U N I O N

1407 W. Washington Blvd.
Chicago, IL 60607
Ph: (312) 252-9433
Fax: (312) 252-9433
Toll Free (800) 326-8814
jgordon@cpdfcu.com

John E. Gordon
Director of Sales
NMLS I.D. 1644083

Member Benefits

Chicago Patrolmen's Federal Credit Union (CPFCU) is a full-service financial institution led by a volunteer Board of Directors made up entirely of active and/or retired police officers.

We have been serving the financial needs of police officers for over eight decades, since 1938.

Members of the Credit Union are owners of CPFCU.

We are a not-for-profit financial cooperative with a strong capital position providing safe investment products.

Our products are tailored for Law Enforcement Officers.

Our full-service financial institution offers multiple products, services, and educational programs, including:

- Recruit uniform loans
- LEO-themed debit and ATM cards
- Multiple VISA cards with cash back and reward options
- Checking, savings, IRA, and money market accounts
- Retirement planning
- Financial counseling
- Mortgage services
- Business loans

CPFCU is convenient:

- Four credit union-owned branch locations
- 150 Shared Branch locations in Illinois, with over 5,000 nationwide
- 30,000+ surcharge-free ATM locations nationwide, including 775 in Illinois
- Home banking with electronic bill payment
- Mobile banking
- Payment services

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312-726-8814

Savings and Loan Rates

Current as of August 1, 2018

| Share Savings Accounts | APR | APY |
|---------------------------------------|-------|-------|
| \$100-\$2,999.99 | 0.03% | 0.03% |
| \$3,000-\$24,999.99 | 0.05% | 0.05% |
| \$25,000+ | 0.09% | 0.09% |
| Christmas Savers Account ¹ | 0.15% | 0.15% |

| Checking Accounts | APR | APY |
|-----------------------------|-------|-------|
| Premium Checking (\$1,000+) | 0.25% | 0.25% |
| Standard Checking | 0.00% | 0.00% |

| Money Market Accounts ² | APR | APY |
|------------------------------------|-------|-------|
| \$0-\$24,999 | 0.31% | 0.31% |
| \$25,000-\$49,999 | 0.41% | 0.41% |
| \$50,000+ | 0.51% | 0.51% |

| Share Certificates ³ | APR | APY |
|---------------------------------|-------|-------|
| 6 Month-Term | 1.05% | 1.05% |
| 12 Month-Term | 1.35% | 1.36% |
| 24 Month-Term | 1.85% | 1.86% |
| 36 Month-Term | 2.25% | 2.27% |

| IRA's ⁴ | APR | APY |
|--------------------|-------|-------|
| Share IRA | 0.50% | 0.50% |
| 12 Month-Term | 1.50% | 1.51% |
| 24 Month-Term | 2.00% | 2.02% |
| 36 Month-Term | 2.50% | 2.52% |

| Loan Rates | APR |
|--|----------------|
| New Auto | 1.49% - 16.99% |
| Used Auto | 1.49% - 17.24% |
| Signature Loans | 6.90% - 17.90% |
| New Motorcycle | 3.49% - 13.49% |
| Used Motorcycle | 3.49% - 13.49% |
| New Boat | 6.99% - 10.99% |
| Used Boat | 6.99% - 10.99% |
| Tuition Loans | 5.90% - 7.90% |
| Student Loans | 5.90% - 7.90% |
| Share Secured Loans (Variable Rate Adjusted Periodically) | 2.72% |
| Credit Builder Loans | 12.90% |
| Mortgage Loans | Market Rates |
| Home Equity Line of Credit (Variable Rate Adjusted Quarterly) | 5.00% |
| Fixed Rate Home Equity Loans | 2.99%-6.99% |
| Member Business Lending | Market Rates |

| VISA Cards ⁵ | APR |
|---------------------------|-----------------|
| VISA Copper Cash Back | 8.90% - 16.90% |
| VISA Blue Line Rewards | 10.90% - 16.90% |
| VISA Silver Low Rate | 7.90% - 16.90% |
| VISA Classic | 16.90% |
| VISA Secured | 14.90% |
| VISA Student | 14.90% |
| VISA Seasonal Credit Card | 16.90% |

*APR (Annual Percentage Rate) APY (Annual Percentage Yield)

Dividends computed based on daily balance and paid quarterly for all share products.

Rates subject to change without notice. Some restrictions apply. Contact Chicago Patrolmen's Federal Credit Union for most current rates.

1 Early withdrawal penalty may apply. Funds Available on 10/1/18.

2 Minimum initial deposit of \$500 required. \$15 per month fee if the average daily balance falls below \$500. Limit of 6 withdrawals or transfers per month.

3 Minimum deposit of \$500 required. Non Compounding Certificates are available.

Contact a Chicago Patrolmen's Federal Credit Union representative for complete details. Early withdrawal penalty may apply.

4 The minimum initial deposit is \$25 for a Share IRA, \$1,000 for a Traditional and Roth IRA, and \$500 for an Educational IRA.

5 Rate applies to purchases and cash advances, no annual fee, some restrictions apply.

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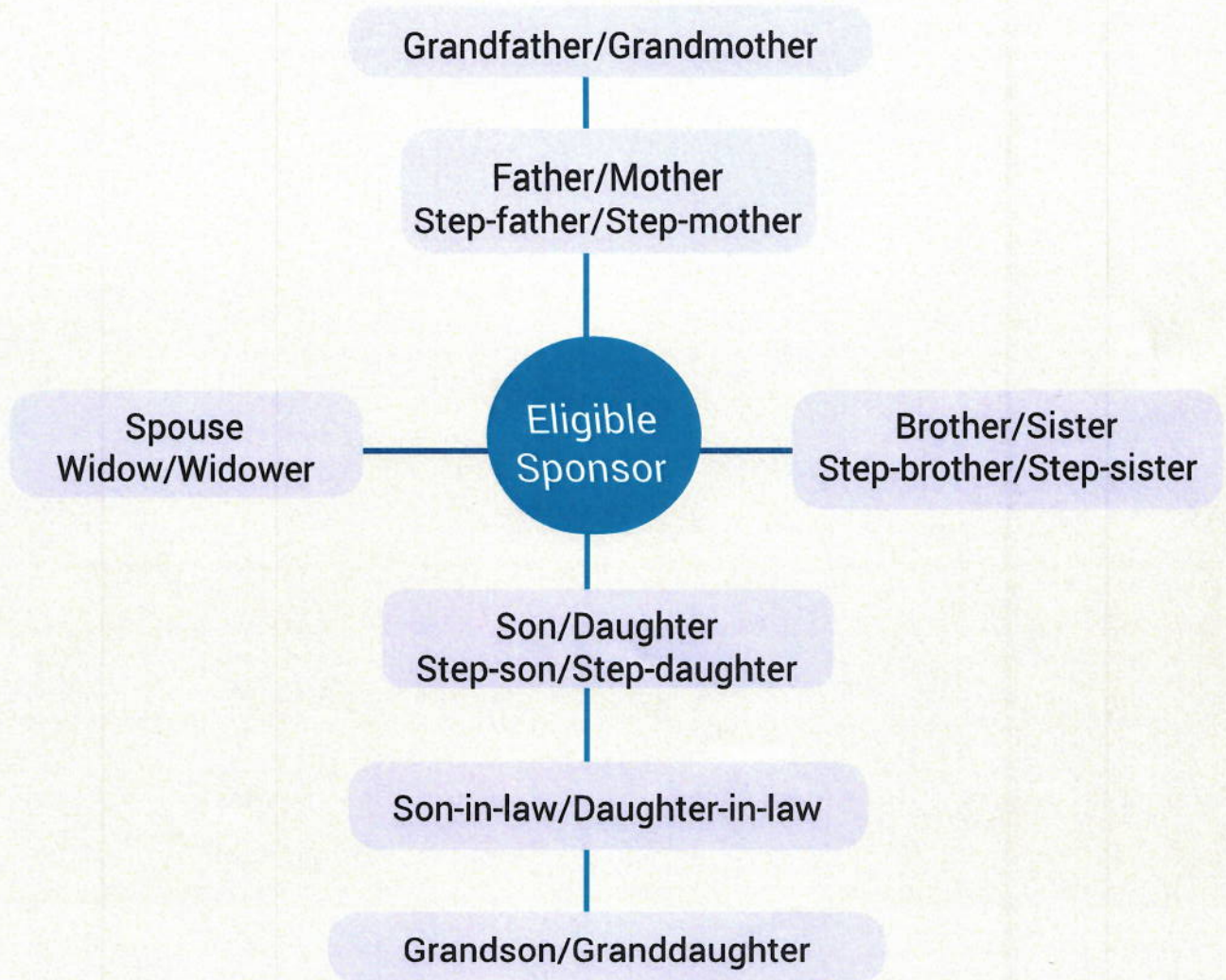
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Membership Eligibility



Eligible members may be active or retired employees of any approved select departments or dues-paying members of approved fraternal organizations. We allow our members to sponsor their immediate family. By sponsoring your family members you give them access to the same great products, services, and promotions that you enjoy as a member. As with all new accounts there is a \$10.00 share requirement.

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Convenient Locations

- **Central Branch - Headquarters**
1407 W. Washington Blvd.
Chicago, IL 60607
- **North Branch**
5310 N. Harlem Ave.
Chicago, IL 60656
- **Midway Branch**
6124 W. 63rd St.
Chicago, IL 60638
- **South Branch**
2766 W. 111th St.
Chicago, IL 60655

***Lobby Hours (all branches):**
M - F 8 a.m. - 5 p.m.
Saturday 9 a.m. - 12 noon

***Drive - Up Hours (Central and North only):**
M - F 7:30 a.m. - 5 p.m.
Saturday 9 a.m. - 12 noon

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CPFCU ATM Locations

| ATM Location | Address | Deposit Taking |
|---------------------------|-----------------------------|----------------|
| Area Central- Patrol | 1718 S State St | |
| Area Central- Detective | 5101 S Wentworth Ave | X |
| Area South- HQ | 727 E 111 th St | X |
| Area North- Patrol | 5555 W Grand Ave | X |
| Area North-Detective | 2452 W Belmont Ave | X |
| 3 rd District | 7040 S Cottage Grove Ave | |
| 4 th District | 2255 E 103 rd St | |
| 6 th District | 7808 S Halsted | X |
| 7 th District | 1438 W 63 rd St | |
| 8 th District | 3420 W 63 rd St | |
| 9 th District | 3120 S Halsted St | |
| 10 th District | 3315 W Ogden Ave | |
| 11 th District | 3151 W Harrison St | X |
| 12 th District | 1412 S Blue Island Ave | |
| 14 th District | 2150 N California Ave | |
| 15 th District | 5701 W Madison St | |
| 16 th District | 5151 N Milwaukee Ave | |
| 17 th District | 4650 N Pulaski Rd | |
| 18 th District | 1160 N Larrabee St | |
| 19 th District | 850 W Addison St | |
| 20 th District | 5400 N Lincoln Ave | |
| 22 nd District | 1900 W Monterey Ave | |
| 24 th District | 6464 N Clark St | |
| CPFCU HQ Walk Up | 1407 W Washington Blvd | X |
| CPFCU HQ Drive Up | 1407 W Washington Blvd | X |
| CPFCU North Branch | 5310 N Harlem Ave | X |
| CPFCU South Branch | 2766 W 111 th St | X |
| CPFCU Midway Branch | 6124 W 63 rd St | X |
| Police HQ | 3510 S Michigan Ave | X |
| Training Center | 1300 W Jackson Blvd | |
| Homan Square | 3340 W Fillmore St | |

Find other locations by visiting www.cpdfcu.com

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Online Banking

It's as easy as 1, 2, 3...

Enroll today for Online and Mobile Banking

- Manage your accounts online anytime, anywhere
- Easily transfer between eligible internal and external accounts
- Save time and pay bills online
- Create email/text alerts to monitor activity
- Text for account balance, recent transactions, and transfers

Mobile Banking

- Download the app by searching for "Chicago Patrolmen's Federal Credit Union" in your smartphone's app store
- To Sign Up:
Click the "Sign Up" button within the app and enter the same default credentials as listed under Online Banking
- To Log in:
Use your online banking username and password



Online Banking

- With a desktop or laptop, visit our website www.cpdfcu.com
- Click Online Banking
- Log in with your default credentials:
Username: Your five-digit account number
Password: 9 and the last four of the account's primary owner's social security number (if the last four of your SSN are 1234, your default password will be 91234)



Credit Card Access

Once enrolled in Online Banking:

- Click on "Credit Card Portal" within the site
- A pop-up message will open with a disclaimer (first time use only), click "OK"
- Enter your email address (first time use only)
- Re-enter your email address to confirm
- Click on "Submit"
- For 24-hour credit card customer service, call 855-887-9759



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Financial Planning and Education Center

Retirement Planning

- Planning and saving for income in retirement
- IRAs (Roth and Traditional)
- Deferred compensation rollovers including: 457, 403(b), 401(k)

Financial Protection Planning

- Life insurance
- Long-term care insurance
- Disability insurance
- Annuities

Investment Planning

- Designing and managing investment portfolios
- Tax-favorable investments
- Stocks,* Bonds,* Mutual Funds,* Exchange Traded Funds (ETFs)*

Educational Planning

- Saving for college
- 529 plans



Back Row (left to right): Russell Caforio, Michael Marron and John Ruggiero. Front Row (left to right): Eric Cacioppo, Thomas Kobylinski and Michael Krzywdzinski.

Estate Planning

- Creating and preserving assets for the next generation
- Strategies to minimize estate taxes

Health Insurance Alternatives

- Under age 65 options
- Over age 65 Medicare supplement and prescription drug card options

Contact us (312) 499-8888

Email: FPEC@INFOMAF.COM



*Eric Cacioppo, Thomas Kobylinski, Michael Krzywdzinski, John Ruggiero and Michael Marron offer securities through SagePoint Financial, Inc. a member of FINRA/SIPC. Michael Marron, Thomas Kobylinski and Michael Krzywdzinski also offer investment advisory services through SagePoint Financial Inc., a Registered Investment Adviser. 1200 Harger Road, Suite 718, Oak Brook, IL. (630) 834-2210. Insurance services offered through MAF Companies, which is not affiliated with SagePoint Financial Inc. Chicago Patrolmen's Federal Credit Union, SagePoint Financial, Inc. all other listed entities are unaffiliated. Securities are not NCUA insured, not Bank/Credit Union Guaranteed, may lose value.

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Gwen's Helping Hands, LLC

a credit education and rebuilding program

Chicago Patrolmen's Federal Credit Union offers FREE financial and credit counseling to fit your needs!

Financial Counseling can help you:

- Manage your current debt
- Develop customized household budgets
- Start a savings plan
- Find the right financial products to fit your needs
- Qualify for better interest rates

Credit Counseling can help you:

- Obtain and understand your credit report and score
- Improve or maintain your credit score
- Establish credit
- Qualify for a mortgage
- Prevent filing foreclosure or bankruptcy
- Rebuild credit after bankruptcy



Gwendolyn M. Hawkins, CCUFC, PCE
(Certified Credit Union Financial Counselor,
Professional Credit Executive)

Contact Gwen for a free, confidential appointment by email at ghawkins@cpdfcu.com or by phone at 312-499-8813. Hour-long appointments are conveniently scheduled at any credit union branch location.

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NMLS ID 1223085

One Call, Two Experts, Every Mortgage Solution



We Offer:

- Free Pre-Approvals
- Conventional Mortgages
- Customized Terms
- Quick and Easy Closings
- Purchase Money Transactions
- * Low Money Down Options
- * FHA Loans
- * VA Loans

We've Got You Covered!

John Aretos

jaretos@onechicagomortgage.com

312-499-8878

NMLS ID 268165

John Gordon

jgordon@cpdfcu.com

312-252-9433

NMLS ID 1644083



*Offered through our wholly owned subsidiary First Chicago Mortgage Services

NMLS ID 268815

