



CPCU Money Matters

A QUARTERLY PUBLICATION OF THE CLEVELAND POLICE CREDIT UNION, INC. October 2011

Let's Celebrate International Credit Union Month

October 26, 2011



Join us for **Free HOT DOGS and Beverages**

Shred-It will offer **FREE onsite shredding**
to members from 11:00 to 1:00



Check It Out...You Have Options!

Choose Your Credit Union and
Start Saving Today!

FREE CHECKING

Open a checking account
before November 30, 2011
and be entered to win a
GARMIN GPS Unit!



- **NO** Minimum Balance Requirements
- **NO** Minimum Transaction Requirements
- **NO** Monthly Account Fees
- **FREE** Online Banking & MoneyDesktop
- **FREE** Bill Payer
- **Overdraft Protection and Courtesy Pay**
(available to qualified members)
- Access to over **4,900 surcharge-free ATM's**
- And much, much more!

2011 Membership Drive



October 1st, 2011 thru
November 30th, 2011

New Members and
Current Members who
REFER a friend or family member
will be entered to win a
Flat-Screen TV

Time to re-activate your account!

By law, a dormant account must be turned over to the State of Ohio. Keep your account active, and your beneficiary information up-to-date.

Unclaimed Funds: If you received a letter about unclaimed funds, we must receive the letter back with your signature to avoid having your account go to the state.

Accounts with a balance under \$100 that are inactive for 3 years or more will be assessed a \$25.00 annual fee.

LOANS - LOANS - LOANS - LOANS - LOANS - LOANS
DON'T MISS OUT ON THESE GREAT OFFERS!

**NEW & USED AUTO
RATES**

as low as **2.99%** APR*

Finance vehicles 2003 and newer through the end of December.

Getting pre-approved BEFORE you shop for a car gives you bargaining power!

**Limited
Time Offer!**

*Qualification required.

**Enterprise Car Sale
Oct.21st thru Oct.30th**

**Free iPad with purchase
from Enterprise!****



**It's that time of year again...
CHRISTMAS LOANS**

available November 1st
through January 31st.

Qualified members may
borrow up to \$2,000 at 11% for
11 months. Apply online, by phone,
by mail or in person.

**Reduced Home Equity Rates
Thru The End of 2011!**

Winter is fast approaching, making it the perfect time for insulating your home. Energy efficient windows and doors, a high efficiency furnace, and extra insulation in walls and attic can all help to reduce your heating and cooling bills.

Speak with Grace or Regina to see how a Home Equity Loan at your Credit Union can make it happen!

First Mortgage Loans!

No Origination Fees
Great Low Rates Available Now
Apply online or in person.

No Payments Until January 2012!*

Financing Up To 72 Months!*

**Get Pre-Approved for an
extra rate reduction!***

Pre-approval is fast and EASY...Online, By
Phone, By Mail or In Person!

Click on the Enterpriselink at clevepolicecu.com to view some of their current inventory.

* Qualifications apply **See an Enterprise Car Sales Representative for details.

**Visa Credit Card Limited
Time Offers**

When you apply for a new Visa Rewards Credit Card between October 1- November 30, 2011, and use it within 90 days, you could receive up to \$100 statement credit, depending on the type of card you apply for.

Or, enjoy a 0% intro APR for 12 billing cycles on purchases and balance transfers.

Applications available at the Credit Union or at clevepolicecu.com.

SEE BACK PAGE FOR SKIP-A-PAY OFFER

Dates to Remember

Happy 73rd Anniversary!

*Your Credit Union was
founded in October 1938*

Visa Gift Cards Reloadable Cards Available at your Credit Union!

Reloadable cards are a great alternative to travelers checks or sending money to your college student, are accepted virtually everywhere Visa is accepted, and are safer than using your Debit Card for online purchases.

Visa Gift Cards are the perfect gift when you can't decide what to give.

Savings Bond Purchases

Effective December 31, 2011 all purchases must be made online at www.treasurydirect.gov.



If you don't have

a Christmas Club

Account, now is a great time to start one. You can make deposits through payroll deduction, direct deposit, by mail or in person. Funds are disbursed the first of October each year so you can take advantage of early sales for the holidays.

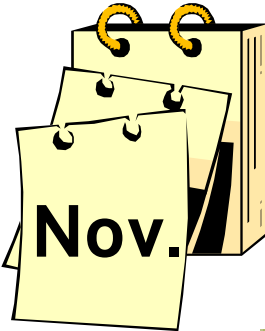


The Credit Union office will be closed on 10/10/11 in observance of Columbus Day

Celebrate International Credit Union Day~Join Us Wednesday, Oct.26th for free hot dogs and free document shredding!

*Enterprise Car Sales Special Sale
October 20-31st*

Have A Safe And Happy Halloween!



*Christmas Loans available beginning 11/01/11
-just in time for your holiday shopping!*

The Credit Union office will be closed on 11/11/11 in observance of Veteran's Day

Happy Thanksgiving!

Office will be closed 11/24/11

Turn in your December Skip-A-Pay request by November 30th



Happy Holidays!

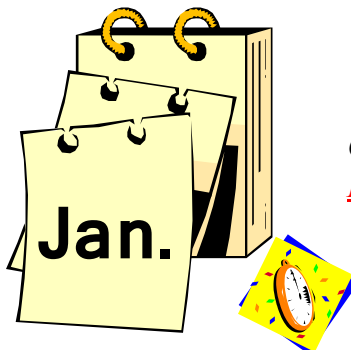
Credit Union office will be closed 12/26/11

You still have time...

Equity Loan promotion ends 12/30/11

Call Grace or Regina for details.

Used Cars get NEW car rates until Dec. 30th



Happy New Year!

Credit Union office closed Monday, Jan. 2nd

Credit Union office will be closed 1/16/12 for Dr. Martin Luther King Jr. Day

Christmas Loan available through January 31st!



Skip-A-Pay Gives You A Little Extra Cash This December!

With the holidays right around the corner, now's a good time to think about how you'll pay for those extra expenses. For a low \$35 processing fee, you may be able to forego your December loan payment and use the money for other important expenses. To qualify, you must meet the following criteria:

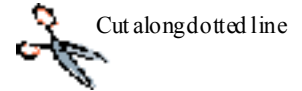
*Be a member in good standing

*All loans must be current

Fill out and return the coupon below to get things started! Coupon may be mailed, faxed, or dropped off in person.

Certain restrictions apply. This offer is not available on our Visa credit card accounts or any Home loans. Payment of the \$35 fee will not be applied to the principle, interest or other fees, which may be due on your loan. Any additional interest that accrues due to this deferred regular payment will be paid when your regular payment resumes. Taking advantage of this offer will extend the maturity date on your original loan contract. This offer is valid only for the December 2011 payment on installment loans.

2011 Skip-A-Pay Request



Name: _____ Account # _____

Signature _____ Date: _____

A. Indicate the loan(s) you want to skip December's payment:

Loan # _____ Loan # _____ Loan # _____

B. Indicate which account to deduct the **\$35 PER LOAN processing fee from:**

Checking

Savings

Check enclosed

By signing above, you authorize Cleveland Police Credit Union to extend your final loan payment by one month. The \$35 processing fee per loan will be automatically deducted from your Share Savings account unless otherwise noted above. If processing fee is not in your account in the month prior to the requested month to skip, your request will not be processed. Interest will continue to accumulate on your loan during the month you skip your payment. If your loan payment is made via payroll deduction, the amount of your deduction will be credited to your share account on the day payroll normally posts. All loan payments must be current to qualify. Your request will be processed by the first of the month you are skipping payment.

We Want Your Unwanted Sunglasses!



One of our members will be joining a Medical Mission to Honduras in January 2012, where your sunglass donations will be delivered.

Our Mission Statement

The purpose of The Cleveland Police Credit Union is to serve the financial needs of our members with personal service, competitive rates, and to provide the best financial services at the most efficient cost while at the same time maintaining a sound financial position.



The Cleveland Police Credit Union, Inc.

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(216) 861-3535

Fax: (216) 861-3771

Police Line: (216) 623-5369

COP Line Audio Response: (216) 861-3536 OR Toll Free 1-800-640-4920

