

7 ways we're making this...

Your best Spring Ever



- 1 **NEW MOBILE APP — COMING SOON:** In the very near future, our new and improved mobile application will be available to our members for your convenience!
- 2 **Low-Interest Credit Cards:** Everybody likes the convenience of a credit card. Just make sure you use your CMECU credit card. With current rates as low as 7.8% APR*, you'll spend a lot less money over the long-term than with retail, bank or any other financial institution cards. Celebrate in style — without worrying you'll regret it later! Plus, use our credit cards or any other financial institution's credit cards to buy window or plate stickers, movie tickets, reload your Ventra cards, etc.
- 3 **Check Imaging:** We are proud to announce that your check images are now available via Home Banking.
- 4 **Reloadable Gift, CU Money, Ventra cards and stickers:** Never the wrong size or color, our VISA Gift and reloadable CU Money cards let your recipients choose their own birthday, wedding and other presents at thousands of retail locations worldwide that accept VISA. With our low card fees, you can be both generous AND wise this year. PLUS, no need to run all over town to complete your errands. CMECU members can reload Ventra cards, purchase window or plate stickers and more by paying with any financial institution's credit card.
- 5 **Two New Services to Improve Member Convenience (and Credit Scores):** *Pay Web* is a new service that allows you to pay any CMECU loan from any account at any financial institution. Just go to www.cmecunonline.org and click on the payment button. Enter your ten digit account number, including all preceding zeroes, and your password, the last four digits of your Social Security number. Follow the instructions on the screen and submit your payment. It's that easy! With *Pay Agent*, if you are not comfortable doing the transaction online yourself, call our helpful call center and they can process the payment for a minimal fee. Never make a late payment again on your CMECU loan. Use Pay Web and Pay Agent, whichever you prefer, and improve your credit score for future lending opportunities.
- 6 **NEW ATMs — COMING SOON:** For member convenience, we will soon install two new ATMs at the Daley Center.
- 7 **EMV-Chip Security:** Going forward, all of our renewed credit and debit cards will be issued with chip technology for our members' security and protection.

*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

CONVENIENT HOURS

Stop in and see us!

18 S. Michigan Ave., 10th floor

4909 W. Division St., 1st floor

8:30am - 6:00pm Monday - Friday

3510 S. Michigan Ave., 1st floor

9:45am - 6:00pm Monday - Friday



MISSION: FAST FRIENDLY FINANCING FOR EVERY MEMBER

**No-Fee
No Closing Costs
HOME EQUITY
LOANS**



**Low Rates
Fast Closings
1ST MORTGAGES
& REFINANCES**



**Great Low
Rates for
NEW OR USED
VEHICLES**

as low as **2.5%** APR*

Also available:

- GAP insurance
- Extended warranties
- Refinancing plans

*APR—Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply.

dream BIG.

Home & Equity Loans

Auto Loans

Personal Loans

e.Services

Credit Cards

Holiday Loans

Youth & Retirement Accounts

We're here to help!

PLUS other membership benefits • recreational loans • credit cards • GAP insurance • extended warranties • city and state stickers • 1st, 2nd, jumbo mortgages, refis & more

A Comfortable Retirement Is Within Reach



Rollover your 401K, IRA or pension to us!

You've worked hard, and you deserve to travel, spend time with family and friends, and relish the active lifestyle you've planned. Bring the funds you've set aside for retirement to your credit union, and we'll help, with:

- Great rates
- Products to suit your needs
- Easy rollover process
- Long-term stability

Compare our rates and products with other marketplace options, and you'll see why so many members make the smart, easy switch!



Do you need a Student Loan or want to refi your current one?

PLUS... Student Supplement Loans

No need to stress if the grants, scholarships and federal student loans you received didn't cover your cost of education. You're not alone! This happens to many students each year, but now you have the CMECU and Academic Edge!®

- > **Fill the gap in your educational expenses** - Deferred student loans (while in school) are available from \$1,000 up to the total of qualified educational expenses as certified by the school, less other aid awarded. Your school will certify your loan and the funds will be sent directly to them so you have one less thing to worry about.
- > **No Payments required while in school** - It is important to remember, however, that making payments while in school will lower the overall cost of the loan.

For questions regarding a student loan secured through Chicago Municipal Employees Credit Union, contact our chosen servicer, Academic Edge at 1-800-521-7821 or email AcademicEdge@slfc.com.

Student Supplement Loans — Ask which financing is right for you

Available to all members, who have students enrolled in qualifying Kindergarten-High School, or students 18 or older attending any College or Graduate school programs. Borrow for tuition, room and board, books, fees, transportation, computers etc.

- > Loans from \$1,000 up to \$10,000
- > Qualify by credit, not financial need
- > One lump sum loan payout (providing documentation)
- > Interest may be tax deductible (consult your tax advisor)
- > 12 month repayment term- minimum
- > 48 month repayment term- maximum
- > No prepayment penalty
- > No collateral required
- > Even if other scholarships, grants or federal financial aid have been received, you can apply for a Student Supplement Loan from CMECU to finance any remaining balance.
- > With our convenient active direct deposit or payroll deduction you can get a .25% rate deduction.*



Visit www.cmecuconline.org and apply with our Secure Online Loan Application or please call our representatives at 312-236-2326 with any questions.

Restrictions apply; contact a credit union representative for details.

Don't miss important updates on our website!

Our website is continually updated with our members' needs in mind. Just click to find and apply for almost everything online! Features include the following member requests:



- Applications for membership & loans online from the convenience of your desktop
- FREE Online Banking (view current transactions and account history)
- FREE E-statements (safe, convenient & green)
- FREE Bill Pay (no more stamps or envelopes)
- FREE Online Check Reordering (fast, secure & easy)
- Loan Payments

We have also included downloadable forms, calculators, financial counseling tools, and other useful financial links to make transacting business with us effortless.

Stop by our website at www.cmecuconline.org today and have a look!



Invest in Your Future... and Theirs

Take steps to insure your family's financial security. Achieving those future dreams is possible when you start with a solid savings plan. Open a **Money Market Account** or **Certificate of Deposit** today!

We pay HIGHER interest rates on deposit accounts than most banks. So your hard-earned savings grow faster at Chicago Municipal Employees Credit Union. We offer a variety of savings and investment accounts. If you have a business, we have great Business Rates for you! Ask us today.

Our accounts offer secure growth and higher dividends, for competitive earnings and peace of mind. For more information or to get started, contact a representative today at **312-236-2326**.

Are you using ALL your membership benefits?



Our members enjoy a wide variety of convenience services. Check the list below — you may be surprised to find a few new options you didn't know about. As always, please contact us with any questions. We're here to help!

ONLINE SERVICES

- Loans at any time
- Establish membership at any time
- Reorder checks at any time
- Bill Pay — pay bills at any time
- FI to FI — Transfer funds from financial institution to financial institution at any time
- E-Statements
- Mobile / Text Banking
- P2P — Person to Person
- Telephone Teller Services (MECU)
- Direct Deposit / Payroll Deduction
- ATM Network

OTHER SERVICES

- ATM/Debit Cards
- Live Agent Service — Call Center
- Notary Public
- Signature Guarantee
- State Stickers
- City Stickers
- Pay moving violations
- Gift Cards
- CU Money Reloadable Cards
- Discount movie tickets
- Ventra card sales

AT YOUR

S E R V I C E

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Main Office
18 S. Michigan Avenue
10th floor
Chicago, Illinois 60603

Office Hours
M-F 8:30 am - 6:00 pm

Austin/W. Garfield Office
4909 West Division
1st floor
Chicago, Illinois 60651

Office Hours
M-F 8:30 am - 6:00 pm

Chicago Police HQ
3510 S. Michigan Ave.
1st floor
Chicago, Illinois 60653

Office Hours
M-F 9:45 am - 6:00 pm

Phone (all locations)
312-236-2326

Email:
info@cmecuonline.org

Website / Home Banking:
www.cmcuonline.org

Telephone Teller
Open 24 hours
1 800-760-MECU

Board of Directors
David A. Bryant, Chairman
Lance Lewis, Vice-Chairman
Tom Vlasic, Treasurer
Beverly Gulley, Secretary
Steve Kelso
Sharon Moore
Patricia Rios
Dean Tsilikas
Eugene Williams

Member Services

Home Banking
Savings Accounts
Share Certificates
Money Market
Checking Accounts
ATM/Debit Card
Holiday Club
Financial Health Club
Individual Retirement Accounts (IRAs)
Personal Loans
Lines of Credit
New and Used Car Loans
Home Equity Loans
Home Equity Lines of Credit
Share Secured Loans

Government Student Loans
Supplement Student Loans
First Time Borrower Loans
Stretch Pay Loans
Visa Classic
Visa Gold
Visa Platinum
Visa Gift Cards
Visa Travel Money
Secured MasterCard
Home Mortgage Loans
Payroll Deductions
Direct Deposit
Automated Bill Payment

Skip a Pay
Automobile Insurance
Courtesy Pay
Overdraft Protection
Cashier's Checks
Money Orders
Notary Public
MECU "Telephone Teller"
Financial Counseling
State Vehicle Stickers
City Vehicle Stickers
Santa's Village Tickets/Passes
Discount Movie Tickets



Federally insured
by NCUA

