

A Financial Institution That Works For People, Not Profit

Chicago Municipal Employees Credit Union (CMECU) is a not-for-profit, **federally insured financial institution** chartered in 1926.

Membership is open to all employees, Chicago Public Schools (CPS), and Family members of eligible individuals are also welcome to join.

GET MORE... INTEREST, CONVENIENCE, AND PERSONAL SERVICE.

Open Our Premium Payroll Account

ENJOY ALL THESE FEATURES:

Minimum balance to open interest-bearing account with no monthly service fee	\$100 average daily balance in your checking (Rate - 0.15% APY ¹)
Debit/ATM with REWARDS POINTS ²	FREE
CMECU Debit/ATM Transactions (Allpoint surcharge-free network of over 43,000)	FREE
Electronic Services	FREE Online Banking FREE Mobile and Text Banking FREE E-Statements and Bill Payment Person2Person MECU FI to FI Online Loans Check by Phone
Foreign ATM Transactions	\$3.00
24-hour Telephone Teller service	FREE
Call center	M-F 8:30 am - 6:00 pm for your convenience to talk to a live person
Monthly service fee without direct deposit	None
Minimum balance to open account with privileges	No Minimum
To avoid monthly service fee	No Minimum
Enrollment criteria	Amount 5%, 10%, 15%, 20% payroll deduction required
Withdrawal criteria	Able to withdraw funds only during summer vacation
Notary Public	FREE

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

- Simply complete our online application. **Apply Now!** The first \$25.00 of your Premium Payroll Account will be deposited into a Share Savings Account to establish your membership. Additionally, you can stop into any CMECU Branch, or call us at 312 236-2326.
- CMECU will send you an encrypted email with your account number and a link to Chicago Public Schools HR4U portal to complete the direct deposit process.
- Start enjoying the many benefits of your new CMECU Premium Payroll Account

To learn more about other products and services offered by CMECU, [click here](#).

Main Office and Call Center
 18 South Michigan Ave, Ste 1000
 Chicago, IL 60603

ATM available in the lobby of the building

Austin/West Garfield Office
 4909 West Division
 Chicago, IL 60651

ATM available in the lobby of the building and also ATM at 33 North LaSalle Street in the lobby of the building



Federally insured by NCUA

1 APY=Annual Percentage Yield. Rates subject to change. 2 Debit/ATM card with REWARDS POINTS earns 1 point for every \$2.00 spent. All effective January 2013. RATES AND FEES SUBJECT TO CHANGE.