



Cleveland Police Credit Union, Inc.
2301 Payne Ave
Cleveland, OH 44114

www.clevepolicecu.com
mycreditunion@clevepolicecu.com



Happy New Year!



CPCU Money Matters

The Cleveland Police Credit Union, Inc.

Established in 1938

January 2026

New Security Measures Put Into Place at the Credit Union Office



As part of our ongoing commitment to providing a safe and secure environment, we are updating access procedures. Details inside.



Did you receive a bigger dividend on your savings account on December 31st?



Did you receive a rebate on the loan interest you paid in 2025?



(216) 861-3535
Toll Free 888-269-2156
COP Line Audio Response
1-800-399-4801

88th Annual Meeting

Sunday, March 29, 2026
12:00 Noon



Voting details inside



Through March 31, 2026

Finance the purchase of a NEW car with CPCU and receive a \$100 Gift Card

Finance the purchase of a USED car with CPCU and receive a \$50 Gift Card



New Security Measures Put Into Place At The Credit Union Office

As part of our **ongoing commitment to providing a safe and secure environment**, we are updating access procedures.

The next time you stop by the credit union office, please press and HOLD the door bell to the right of the front doors and smile for the camera- one of our employees will be happy to remotely unlock the door for you.



Property Alert Registration

Register to receive notifications of potential fraudulent claims against your real estate

The Great Estates Program, available from the Cuyahoga County Fiscal Officer, provides all the information and tools needed to stay out of probate court and avoid unnecessary costs and delays in settling an estate.

Go to cuyahogacounty.gov and click on the **Property Alert Registration** or **Great Estates Program** link for details.

WHAT EVER LOANS

Borrow up to \$3,000 for three years and pay less than \$102 per month, or \$51 per two-week pay period.

Use the money for “whatever” you choose. Apply online or in person.

Rate Rescue



Start the new year off by refinancing your car loan to a lower rate and lower payment with CPCU and you may be able to defer your first payment up to 90 days!*

*Restrictions and qualifications apply. Offer not valid on loans currently financed at Cleveland Police Credit Union. Call for details.

Home Equity Line of Credit

Let us help you to get the funds you need for the projects you’re planning this year!



CPCU

Manage Your CPCU Debit Card and CPCU Platinum VISA Credit Card

New Debit Card Features Are Available NOW On Your Mobile App



Look for CPCU VISA CREDIT in the app store for the VISA Credit Card app. Access your account information, make payments and more!

Zelle®

Send or receive money from friends or family with Zelle.

Zelle is available with our FREE Bill Pay. Easy, Safe and it's also FREE!



Vote 2026 Nominations Now Open For These Positions

This year's Nominating Committee
Dan Rowley Chairman
Tim Leahy
Robert Simon

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on Mar. 29, 2026:

Directors
(3- Year Term)
Joseph Chojnowski
James O'Malley
David Swan

Credit Committee Member
(3- Year Term)
Richard Kerber

Nominations are now being taken for open positions. The Nominating Committee, appointed by the Board of Directors, requests that any member desiring to be a candidate for any of the open offices submit a letter to the Nominating Committee in care of the credit union office declaring his or her intention. A photograph must accompany the letter of intention. All letters of intention and photos must reach the credit union office no later than Friday, February 20, 2026 in order for the candidates' names and pictures to be printed on the ballots for the Annual Meeting.

Nominations from the floor will also be in order at the Annual Meeting. Voting procedures under the bylaws of this credit union are printed here.

OFFICIAL VOTING PROCEDURES

To obtain a ballot for this election, each member will be required to register in person at the registration desk at the entrance at Brennan's Party Center, Cleveland, Ohio. The registration desk will be open at 11:00 a.m., one hour prior to the scheduled time of the meeting which will start promptly at 12:00 Noon. Nominations from the floor will be in order, therefore, each member is encouraged to refrain from marking his or her ballot until all nominations are closed.

Joint account holding members are each entitled to one vote provided that the share balance of the joint account is at least ten dollars (\$10.00). If a member does not have a joint tenant, then a five dollar (\$5.00) share balance is required. Members must be present to cast their ballots. Voting by proxy or by mail is not permitted under our bylaws. All ballots must be cast at the shareholders' meeting in compliance with the state statute.

Ballot boxes will remain open until such time as voted upon by the membership in attendance to close them. We ask that all members continue to preserve decorum as in previous years, during which time the business sessions and elections take place. The high standards which we have set in past shareholders' meetings have enabled us to accomplish lengthy meetings in a minimum amount of time.

Annual Meeting Breakfast Reservation Form for Sunday, March 29, 2026

Member/Joint Account Holder Name(s): _____

Meeting for Voting Members Only...At least 21 years old.

Check enclosed: _____ (\$5.00/person) or Withdraw funds from credit union: Checking _____ Savings _____

Mail reservations and checks to: Cleveland Police Credit Union

Reservation deadline
March 20, 2026 Attn: Reservations
2301 Payne Avenue
Cleveland, OH 44114

Brennan's Party Center
13000 Triskett Rd., Cleveland, OH 44111
Meeting begins at 12:00 noon.

Account Number: _____ Withdrawal Amount: \$ _____

Signature

Date



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Visiting the Credit Union soon?

Please note: As part of our ongoing commitment to providing a safe and secure environment, there will be new security procedures in place beginning February 1, 2026. Details inside.

Did You Happen To Notice?

In appreciation for your support in making 2025 a successful year, the Board of Directors has elected to share the success in two ways:



1. Interest Refunds

Members with qualifying loans received a refund of 3% of total interest paid in 2025!

You can see the deposit in your Primary Savings (01) account.

2. Special Dividend Rate Paid Fourth Quarter

The dividend rate was increased from 0.01% to 0.50% for qualifying primary share (01) balances.

We hope you were able to benefit from these options designed to “Share our Success”.

Thank you for your membership.

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SPECIAL OFFER

NOW THROUGH MARCH 31, 2026

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FYI Cleveland Auto Show February 20th- March 1st, 2026