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

www.clevepolicecu.com
mycreditunion@clevepolicecu.com

CPCU VISA Platinum Credit Card

CPCU Money Matters

A QUARTERLY PUBLICATION OF THE CLEVELAND POLICE CREDIT UNION, INC. January 2023

START THE NEW YEAR OFF
BY REFINANCING YOUR CAR
LOAN TO A LOWER RATE WITH OUR

Rate Rescue

LIMITED TIME OFFER

WAIT THREE MONTHS TO MAKE
YOUR FIRST PAYMENT!*

Free $100 Gas Card

Thru March 31, 2023 when you refinance $10k or more to CPCU

*Restrictions and qualifications apply. Offer not valid on loans currently financed at Cleveland Police Credit Union. See one of our Loan Officers for details.

84th Annual Meeting

Sunday, April 2, 2023
12:00 Noon
Voting details inside

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

Available in Android Market
Available on the App Store

Annual Meeting Breakfast Reservation Form for Sunday, April 2, 2023

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
Attn: Reservations
2301 Payne Avenue
Cleveland, OH 44114

Reservation deadline
March 27, 2023

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

Account Number: _____ Withdrawal Amount: $_____

_____
Signature Date

JANUARY

February

- ☑ **Refinance your auto loan-see how much you can save!**
- ☑ **Check with your Credit Union for the lowest rates!**
- ☑ **01/16/23 MLK Jr. Day CPCU OFFICE CLOSED**
- ☑ **02/20/23 President's Day CPCU OFFICE CLOSED**

Zelle®

Zelle available as part of your FREE Billpay features. Easy, Safe and FREE!

MARCH

- ☑ **Reservation deadline March 27th for Annual Meeting on April 2, 2023!**
- ☑ **Call your credit union for your Home Equity needs.**
- ☑ **RATE RESCUE $100 Gift card offer ends 03/31/23**

What Ever Loan

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.

APRIL

- ☑ **Annual Meeting Sunday, April 2, 2023 at Noon**
- ☑ **New "Whatever" Loan available- up to $3,000**

Home Equity Line of Credit Available at your Credit Union

Call a Loan Officer to get started.

Vote 2023 Nominations Now Open For These Positions

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on **April 2, 2023**:

Directors (3- Year Term)
James O'Malley
Joseph Chojnowski
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- the Police Photo Lab may assist in this regard. All letters of intention and photos must reach the credit union office no later than Monday, February 27, 2023 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.

This year's Nominating Committee includes:

Gary Cugini, Chairman
Timothy Leahy
Daniel Rowley

Voting procedures under the bylaws of this credit union are printed in this bulletin.

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.

Here's What's Coming To The IX Center

Remember to check with us for financing!

Ohio RV Supershow
Jan. 4th - 8th

Cleveland Boat Show
Jan. 12th-15th

Great Big Home & Garden Show
Feb.3rd - 12th

Cleveland Golf & Travel Show
Feb. 17th - 19th

Cleveland Auto Show
Feb.24th - Mar. 5th

Cleveland Home + Remodeling Expo
Mar. 24th - 26th

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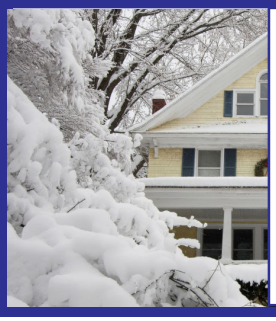


Home Equity Line of Credit

at your Credit Union

Payments using a smartphone are more secure and more efficient than using a physical Debit or Credit Card.
Add your CPCU Debit and Credit Cards to your digital wallet for added security!

SAMSUNG pay

Apple Pay

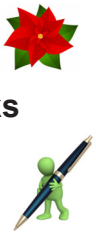
Google Pay

Google Pay, Apple Pay and Samsung Pay utilize tokenization, creating a unique code whenever you make a purchase—the merchant never sees your credit card number, and even if a thief were to somehow steal that code, they wouldn't be able to use it to make more purchases. This is the same enhanced security your credit card's chip uses.

Looking For Some Extra Funds To Get You Through The Holidays?

Xmas Loan- up to $2,000 / $96 every 2 weeks

Whatever Loan- up to $3,000 / $51 every 2 weeks

Signature Loan- up to $5000 / $60 every 2 weeks

Call a Loan Officer for details