



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

www.clevpolicyecu.com
mycreditunion@clevpolicyecu.com



Happy New Year!



CPCU Money Matters

A PUBLICATION OF THE CLEVELAND POLICE CREDIT UNION, INC.

February 2024



New Debit Card Features Are Available
NOW On Your Mobile App
(open for more info)



CPCU Platinum VISA Credit Card



Your online access got a facelift recently. Go to clevpolicyecu.com/loans-visa to check it out!
A new App is on its way as well!

Wish You Had A Lower Car Payment?

You May Be Able To Lower Your Payment
AND Your Rate With Our

Rate Rescue

85th Annual Meeting

Sunday, April 7, 2024
12:00 Noon



Voting details inside



(216) 861-3535
Toll Free 888-269-2156

COP Line Audio Response
1-800-399-4801



Annual Meeting Breakfast Reservation Form for Sunday, April 7, 2024

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 29, 2024**

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 _____

FEBRUARY

- Auto Show starts Feb. 23rd- get the best rates at CPCU!**
- Refinance your current loan to CPCU and save \$\$\$**
- 02/19/24 President's Day CPCU OFFICE CLOSED**

zelle[®]

Send or receive money
from friends or family
with Zelle.

Zelle is available with our
FREE Bill Pay.

MARCH

- Reservation deadline March 29th for
Annual Meeting on April 7, 2024!**
- Cleve. Home & Remodeling Show starts Mar.22nd
Call us for your Home Equity Line of Credit needs.**

**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.

APRIL

- Annual Meeting Sunday, April 7, 2024 at Noon**
- Spring Loan available NOW...borrow up to \$2000.00**

Home Equity Line of Credit

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



Vote 2024 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 7, 2024**:

Directors (3- Year Term)

Timothy Leahy
Gary Cugini
Daniel Rowley
Robert Simon

Credit Committee Member (3- Year Term)

Rose Kilbane

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 Wednesday, February 28, 2024 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:

Thomas McGuire Chairman
Brian Betley
Roy Rich
Keith Scharf

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.

Some Important Advice from the IRS

With The Start Of Tax Season

Phishing is an email sent by fraudsters claiming to come from the IRS or another legitimate organization, including state tax organizations or a financial firm. The email lures the victims into the scam by a variety of ruses such as enticing victims with a phony tax refund or frightening them with false legal/criminal charges for tax fraud.

Smishing is a text or smartphone SMS message that uses the same technique as phishing. Scammers often use alarming language like, "Your account has now been put on hold," or "Unusual Activity Report" with a bogus "Solutions" link to restore the recipient's account. Unexpected tax refunds are another potential target for scam artists.

The IRS initiates most contacts through regular mail and will never initiate contact with taxpayers by email, text or social media regarding a bill or tax refund.

Never click on any unsolicited communication claiming to be the IRS as it may surreptitiously load malware. It may also be a way for malicious hackers to load ransomware that keeps the legitimate user from accessing their system and files.

Individuals should never respond to tax-related phishing or smishing or click on the URL link. Instead, the scams should be reported by sending the email or a copy of the text/SMS as an attachment to phishing@irs.gov. The report should include the caller ID (email or phone number), date, time and time zone, and the number that received the message.



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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 wait three months to make your first payment!*



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

85th Annual Meeting

Sunday, April 7, 2024
12:00 Noon



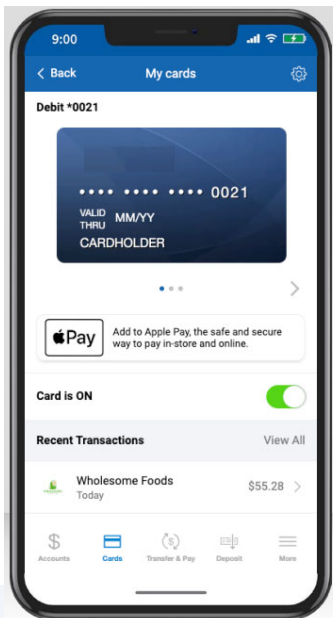
See inside for more details.

Managing Your Own Debit Card Just Got Easier!

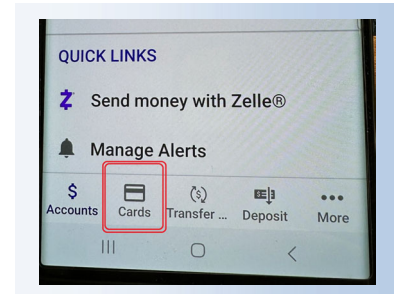
More Convenience. More Security. One Mobile App.

In this digital age, we frequently have to sacrifice convenience for security. Our easy-to-use mobile app gives you more of both. With popular functions and added features at your fingertips, you can take care of important matters in mere seconds, from anywhere at any time.

Add your Debit card to "Cards" in our Mobile App to access these features:

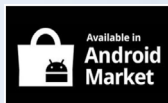


- See account details
- Set transaction alerts
- Report a card lost/stolen
- Set Travel Alerts
- Block/unblock your card
- Dispute transactions
- See recurring payments made to your card
- See which merchants have your card on file
- Easily add your card to your Digital Wallet



Installing the Mobile App on your smart phone or other mobile device is like instantly upgrading your Cleveland Police Credit Union card account. Best of all, it's free and available now!

Why wait? To download our Mobile App, visit the Google Play Store or Apple App Store.



Look for CLEVE POLICE CREDIT UNION app.

