



# CPCU Money Matters

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

October 2023

## Holiday Loan

Borrow up to \$2,000 for 11 months and pay \$192 per month.  
Call Matt, apply online, or stop by the credit union office

Instant approval\* for those currently paying with payroll deduction or direct deposit!

\*Qualifications apply.

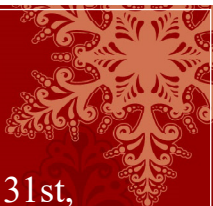


### Just Ask Matt

### Season of Giving and Receiving

November 1st thru December 31st, each qualifying transaction using your CPCU Bill Pay, Zelle® and Mobile Banking earns you a sweepstakes entry for a chance to win one of four \$5,000 prizes!

Additionally, \$1 (up to \$50,000) will be donated to two worthy causes, Good360 and Operation Gratitude.



## Rate Rescue

If your car loan isn't with CPCU, take a quick look at your current auto loan rate, then give us a call!



After recently refinancing to CPCU, a member was able to reduce his loan rate by 14%, potentially saving \$20,000 in finance charges alone!

### How much can we help YOU save?

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

### New Debit Card Features Available Now

- Block /Unblock your card right from the app
- Add Real Time Alerts
- Set Travel Alerts
- Set your own purchase control preferences
- See which merchants have your debit card on file
- View which merchants have recurring payments tied to your debit card

There's more information inside!



## HOME EQUITY LINE OF CREDIT

Our 15 year H.E.L.O.C. gives you 5 years to draw on your credit line with no annual fee.  
Call Regina for more info.



## Holiday Loan

Available Oct. 1st thru Jan. 31st

**Just Ask Matt!**

Borrow up to \$2,000 for 11 months, use the money however you choose and pay only \$96 every two weeks.

## Whatever 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.

**October**

- ✓ **Holiday Loan starts this month**  **Just Ask Matt!**
- ✓ **RATE RESCUE...** Refinance your car loan and start saving now
- ✓ **Check out the new features on our app!**

Zelle is available as part of your FREE Billpay features. Easy, Safe and did we mention FREE!

**zelle**<sup>®</sup>

Convenient access to your accounts is available with our **Mobile App** (available on both Android and iPhone).

Pay any bill...any time...with our **Free Bill Pay** service.

**November**

- ✓ **VISA Platinum card-** apply online
- ✓ **Skip-A-Pay starts this month for Nov. or Dec. payments**
- ✓ **As low as 4.99%** on new and used vehicles
- ✓ **November 23, 2023** **Thanksgiving Day- CU Closed**



Yes you can...


**Google Pay**

add your  
CPCU Debit  
and Credit  
cards to your  
digital wallet.

**Apple Pay**

**SAMSUNG pay**

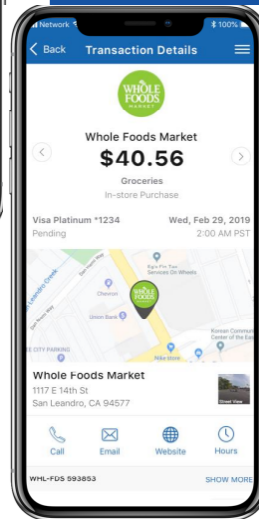
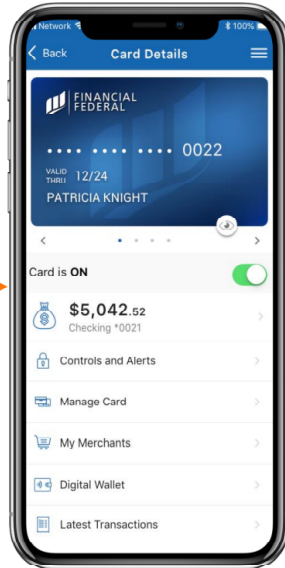
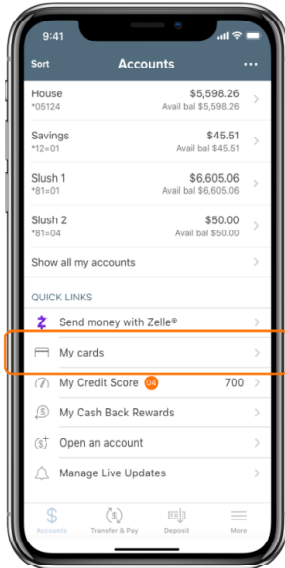
**December**

- ✓ **Home Equity Line of Credit**
- ✓ **Refinance your auto loan-**you still have time to save \$\$\$
- ✓ **Holiday Loan available thru January 31, 2024**
- ✓ **December 25, 2023 Christmas Day - CU Closed** 

# INTRODUCING

## Debit Card Management At Your Fingertips

Upgraded card management and spend tracking features now available in our mobile app.



### Real-time enriched transactions

Enriched transaction feature provides clarity of purchase, for both pending and settled transactions, like merchant name, location, contact details and more.

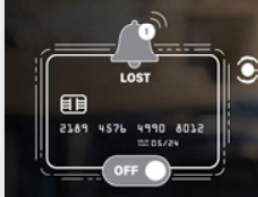
Easily add your card to digital wallets.

See which merchants have your card on file

See recurring payments made to your card

LOSE YOUR CARD?  
FIND PEACE OF MIND FROM  
OUR MOBILE APP.

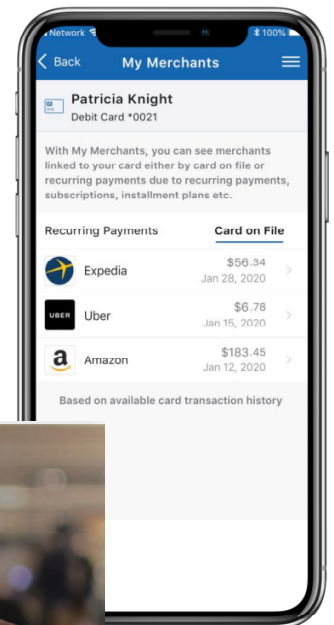
Block/Unblock  
Card from the app.



TRACK YOUR CAFFEINE ADDICTION.  
AND MONTHLY SUBSCRIPTIONS.



SEE INTO SPENDING.  
SET LIMITS. GET ALERTS.  
INSTANTLY.



### Set Travel Alerts

Select "Add Travel Plan", enter your travel dates and destinations, you're all set!

...and SO Much More!

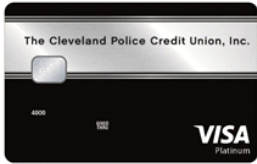
Integrated into your mobile and online digital experience, with no separate app or browser windows.



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

www.clevpolicecu.com  
mycreditunion@clevpolicecu.com

## Celebrating 85 Years!



**CPCU VISA  
Platinum  
Credit Card**



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## Rate Rescue



**LOWER YOUR PAYMENT  
AND LOWER YOUR RATE**

YOU MAY EVEN BE ABLE TO DEFER  
YOUR FIRST PAYMENT\* UNTIL 2024!

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

## Planning To Buy Your Leased Vehicle?

**Make sure you get a great rate on  
your loan.**



**That's at CPCU, by the way.**

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



**COP Line Audio Response**  
1-800-399-4801