

Chicago Municipal Employees



NEWS FROM THE CHICAGO MUNICIPAL EMPLOYEES CREDIT UNION



New Galewood/Austin CMECU Branch Opening October 2019!



CMECU is opening a new branch located at 6612 West North Avenue in Chicago. The new branch replaces the existing branch at 4909 West Division in Chicago.

Further details on Page 3.



CMECU will be participated in the annual City of Chicago Agency Benefits Fairs in October and November 2019.



Check out our Facebook page for more details and schedule.

CMECU now offers Lend-A-Paw Loans!



Lend-a-Paw Loans are designed to give pet-owners an alternative to paying high credit card rates to cover an emergency trip to the vet, professional training or other unexpected expenses.

Further details on page 4.

Chicago Municipal Employees
Investment and
Insurance Services



YOUR ADVISOR

Andrew Hall, CFP

EMAIL andy.hall@lpl.com

PHONE (224) 534-6127

ARE YOU READY FOR RETIREMENT?

Investing is a lifelong process, and the sooner you start, the better off you may be in the long run. The first part of that process is developing consistent savings habits. Regardless of whether you are saving for retirement, a new house or that once-in-a-lifetime vacation, you will need a dedicated focus on saving. Regular contributions to savings or investment accounts may help with this process; and if you can automate them, they are even easier.

Factors That Affect Your Investment Decisions

Once you begin saving on a regular basis, you'll need to start making important decisions about how to invest your money. Regardless of the financial stage of life you are in, you will need to consider what your investment objectives are, how long you have to pursue each objective and how comfortable you are with risk.

Time and Risk Tolerance

All investing involves a certain amount of risk. In determining the amount of risk your investments should carry, consider weighing your ability to tolerate price fluctuations against your need to earn a certain rate of return. Keep in mind that time plays an important role in this decision. For a retirement that is 30 years away, you can probably tolerate more risk because you have the time to make up any losses you may experience early on. For a shorter-term investment, such as saving to buy a house, you probably want to take on less risk and have more liquidity in your investments.

A Disciplined Strategy and Your Financial Advisor Can Help

One of the hardest things about investing is to discipline yourself to save an appropriate portion of your income regularly so that you can meet your investment goals. Also, if you are not fascinated with investing, it is probably difficult to force yourself to review your financial situation and investment strategy on a regular basis. Establishing a relationship with a trusted financial advisor can go a long way toward helping you practice smart financial management over your entire lifetime.

I welcome the opportunity to schedule a meeting with you to discuss a number of investment options available to you. Please call me at (224) 534-6127 or send me an e-mail at andy.hall@lpl.com if you have any questions.

Andrew C. Hall, CFP®
CERTIFIED FINANCIAL PLANNER™
andy.hall@lpl.com
Office Phone - 224-534-6127
18 S Michigan Avenue, Suite 1000
Chicago, IL 60603

Securities and advisory services offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

CMECU Offices and Branches

Office Locations

Main Office and Call Center

18 South Michigan Avenue
Chicago, IL 60603
Phone: 312 236-2326
Fax: 312 236-1147

Office Hours

9:00 am – 5:00 pm
Monday – Friday

Galewood/Austin Branch (As of October 2019)

6612 West North Ave
Chicago, IL 60707
Phone: 312 236-2326
Fax: 773 378-2897

Office Hours

9:00 am – 5:00 pm
Monday – Friday

CMECU South (COS)

3510 S Michigan Ave
Chicago, IL 60653
Phone: 312 236-2326
Fax: 312 842-1777

Office Hours

9:00 am – 5:00 pm
Monday – Friday

Got a question about the credit union or one of our products or services? Want to tell us how we can serve you better? Chicago Municipal Employees Credit Union wants to hear from you.

You can contact us by email or telephone to ask questions or to let us know what you think.

- Please contact our Member Services Representative, Frederica Perry, at:
- Telephone: 312-236-2326 or Email: CallCenter@cmeonline.org

New CMECU Galewood/Austin Branch - Opening October 2019 at 6612 West North Ave Chicago.



CMECU is opening a new branch located at 6612 West North Avenue in Chicago. The new branch renews our commitment to the north/northwest side of the City of Chicago and provides access to new suburban areas such as Oak Park, River Forest, Elmwood Park and Forest Park. Watch for more information on our Facebook page and the CMECU website.

Announcing CMECU Lend-Paw Loans!

Apply for up to a \$5,000 loan starting at 4.99%.APR. Exact Interest Rate is determined by your FICO credit score

The Lend-A-Paw Loan gives pet owners an alternative to paying high interest credit cards rates to cover an emergency trip to the vet, adoption fees, professional training and other unexpected expenses. Lend-A Paw Loans allow Chicago area pet owners an additional funding option to care for their pet.

To become a CMECU Member and apply go to:
www.cmecuonline.org
or call: 312-236-2326



Like Us on Facebook

Check out the CMECU Facebook Page for regular updates on CMECU Member Events, New Products (like Lend-A-Paw Loans) and Services.



New Geographic Territory Expansion: South Side of Chicago and South Suburban Cook County!

The Illinois Department of Financial and Professional Regulation recently approved CMECU's application to expand its geographic service area. Following the expansion approval, our southern boundary extends all the way to the Will County/Cook County border. That means if you live or work within the following geographic area you are automatically eligible to join CMECU. The territory expansion took effect on January 1st, 2019.

North boundary is Central Ave. in Evanston
East boundary is Lake Michigan
South boundary is the Will County/Cook County border
West boundary is the DuPage County/Cook County border