

Put your bills on auto pilot this spring with CMECU's new all-purpose personal loans.

Our new All Purpose Personal Loan is an unsecured closed end loan for unexpected circumstances. An All Purpose Personal Loan from Chicago Municipal Employees Credit Union can also be used for virtually any purpose – small vacations, debt consolidation, car repairs, home repairs, health care expenses, investment opportunities, medical bills, unexpected emergencies. Some features include:

- Borrow \$1,000 – \$10,000
- 12 – 48 month repayment terms
- No collateral required & no prepayment penalty
- **.25% rate deduction with direct deposit or payroll deduction***
- Apply or view rates for All Purpose Personal Loans online

Fast Answers — Without Even Visiting Our Office!

- Apply via Internet or fax
- Application processed same day
- Approved applicants can complete loan documents via fax
- Loan amount can be mailed to you as a check
–OR deposited to your checking account
–OR we can send you a reloadable VISA money card**

Login today and apply with our Secure Online Loan Application, or please call our representatives at **312-326-2326** with any questions.

* Direct Deposit/Payroll Deduction must remain active for the life of the loan for discounted rate, or rate will increase back to standard rate. **Additional \$4.95 fee applies for reloadable VISA money card. With the reloadable VISA money card, you may make purchases at all domestic and international VISA locations, withdraw cash at ATMs, reload up to 3 times, transfer use to spouse or children, and get a replacement card if lost or stolen.

CONVENIENCE IS HERE

While many members still prefer the 'personal touch' of our Member Service Representatives, electronic banking (including ATM, Internet and telephone banking) has become more secure and more popular in recent years. Whatever your preference, CMECU will continue to advance both traditional and electronic banking services.

Apply Online for Membership & Loans

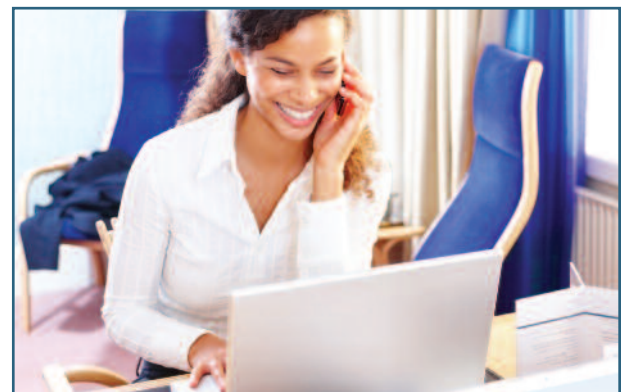
At our secure website, www.cmecuoonline.org, visitors can now complete an application for membership. Members can open prime share and other accounts, as well as apply for a loan — 24/7 from their home or office.

CMECU New Call Center

Members who prefer to talk to a real person can experience the new convenient, extended hours of our 24/7 call center at **312-236-2326**. Our friendly staff is glad to help with questions, concerns, and processing and underwriting your loan requests. Note: the new 24/7 call center hours start May 1, 2010.

Additional Electronic Banking Options

- Direct Deposit
- Domestic and international wires
- Transaction forms and loan applications available online
- ATMs — watch for new features and locations coming soon!



- Online Banking — E-Statements & Bill Pay coming soon!
- Checking switch kit
- Online check ordering coming soon!

If you are not taking advantage of some of these cost and time savings, contact us today and switch your accounts here. You joined this credit union for a reason, and you deserve to experience all the differences we can make in your day-to-day financial life. And we're here not only for you — but for your family and friends.

Get Worldwide Purchasing Power with Chicago Municipal Employees Credit Union's Credit Cards!

With credit limits up to \$20,000 and many exciting advantages, a CMECU credit card is a smart choice for your wallet! Learn more at www.cmecunonline.org.



Interest Rates are falling on our auto loans

Apply now and get .25% discount from our current low rates



CMECU is here to make your next vehicle purchase as easy and enjoyable as possible. When you are ready to finance or refinance a vehicle, take the following steps:

- 1. Get pre-approved**—Knowing what you can afford before you shop gives you negotiating power. We can help you determine a payment and term that fits your budget and your financial goals. Stop in or apply for pre-approval online.
- 2. Get educated**—Cars.com, Invoicedealers.com, Yahoo! Autos.com, CarsDirect.com, Edmunds.com, Autoweb.com, Autos.com, Car.com and CarFax are web resources for dealer invoice cost, MSRP, options and more. Contact local dealers, and give detailed specs on the vehicle you want, and ask for a bottom-line price including all dealer fees—but excluding financing. Get prices from multiple sources.

3. Get your best trade-in—Kelley Blue Book and N.A.D.A. determine trade-in values, which vary based on how you sell your vehicle. Trade In: amount for trading your vehicle to the dealer. Easiest method; saves you taxes on your new vehicle. Private Party Value: amount you should expect selling your vehicle to a private individual. Most profitable. Suggested Retail: amount you would expect to pay at a dealership before negotiation.

4. Get shopping!—Once you are well informed, we recommend: Enterprise, Rogers Auto Group, Grossinger City Toyota, Webb Chevrolet, and South Holland Mitsubishi. Bring your loan pre-approval from CMECU when you shop.

5. Get the best price—Don't let the dealer use trade-in or financing to negotiate the price. Tell them you will pay cash and sell your existing vehicle; negotiate solely on the price of the vehicle. Negotiate UP from the invoice price, not down from the Manufacturer's Suggested Retail Price (MSRP) on a new vehicle. When negotiating the sale on your used vehicle, negotiate UP from the trade-in value, not down from the suggested retail value. With the best price in hand from each dealer, go back and see if anyone can beat your best price, then make your purchase.

6. Get the rebate—Don't be fooled by 0% financing! Though 0% sounds good, if you qualify, payments will be higher because you finance more and the term is shorter—making your payments even higher. Check with us to compare before you sign anything.

Both offices of Chicago Municipal Employees Credit Union will be closed on the following holidays:

Monday, May 31st

Memorial Day

Monday, July 5th

Independence Day

AT YOUR SERVICE

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Main Office
33 North LaSalle St.
Suite 300
Chicago, Illinois 60602
Phone: 312 236-2326

Austin/W. Garfield Office
4909 West Division
Chicago, Illinois 60651
Phone: 312 236-2326

E-mail:
info@cmecunonline.org
Web Site/Home Banking:
www.cmecunonline.org

Board of Directors
David A. Bryant, Chairman
Michele Price, Vice-Chairman
Mark Mitrovich, Treasurer
Tonya Anthony, Secretary
Richard Butler III
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Beverly Gully
Sanja Noble
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ATM/Debit Card
Holiday Club
Financial Health Club
Individual Retirement Accounts (IRAs)
Personal Loans
Lines of Credit
New and Used Car Loans
Home Equity Loans
Home Equity Lines of Credit
Share Secured Loans
Government Student Loans
Supplement Student Loans
First Time Borrower Loans
Stretch Pay Loans
Visa Classic
Visa Gold
Visa Platinum

Visa Gift Cards
Visa Travel Money
Secured MasterCard
Home Mortgage Loans
Payroll Deductions
Direct Deposit
Automated Bill Payment
Skip a Pay
Automobile Insurance
Courtesy Pay
Overdraft Protection
Money Orders
Notary Public
MECU "Telephone Teller"
Financial Counseling
State Vehicle Stickers
Great America Tickets/Passes
Discount Movie Tickets

Office Hours
8:30 am - 4:00 pm
Monday - Friday

Office Hours
10:30 am - 6:00 pm
Monday - Friday

Telephone Teller
Open 24 hours
1 800-760-MECU

Member Services
Home Banking
Savings Accounts
Share Certificates
Money Market
Checking Accounts

