



Happy New Year to our members...

With the New Year approaching, we would like to take time to express our heartfelt gratitude to loyal members such as you for their continuing support. In these times of competition, where people are constantly changing financial institutions, it is really a pleasure to be able to serve faithful members like you.

Our members make our jobs a pleasure all year long. Helping people achieve their financial success is a source of pride to us, and whether we can help you save money on a

car loan or send your child to college, you make coming to work each day a rewarding experience for us.

It is members like you who enable us to become a leader in the industry. We are eternally thankful for your valued comments and suggestions that have helped us grow into what we are today.

The Board, Management, and Staff of CMECU wish you and your family the very best in life. Here's to great 2010.



DEBT CONSOLIDATION

Consolidate your bills with CMECU's Debt Consolidation Loan.



Are your bills, finance charges and late fees piling up? If so, a Debt Consolidation Loan may be the perfect solution.

When you choose Chicago Municipal Employees Credit Union as your lender, you can consolidate your existing loans into one loan with one monthly payment and a fixed interest rate for the life of the loan.

Chicago Municipal Employees Credit Union provides you a choice of four flexible repayment schedule options with no prepayment penalties. Consolidating your debt could mean a lower rate, lower payments and a lower stress level for you.

Contact us for more details, or apply for your Debt Consolidation Loan online today at www.cmecunonline.org

HAPPY BIRTHDAY, ATM!

The now ever-present automated teller machine has just turned 40. According to Credit Union Times, "While ATMs as most Americans know them now date from 1969, the first 'mechanical cash dispenser' was deployed 30 years earlier, in 1939. It lasted six months before being removed because no one used it."



ANNOUNCEMENT

For the convenience and to better service our members we would like to inform you that in 2010 we will install an ATM machine that dispenses money & accepts deposits at our Austin West Garfield Branch.

NEW FEATURE ALERT

CMECU is proud to announce, new members can now open membership online, 24/7 from the convenience of their home. New members can also fund their CMECU accounts by using checking or credit cards from other banks or financial institutions. Visit us online at www.cmecunonline.org and click on "Become a Member".

Four creative ways to boost your 2010 savings plan

Even when you're living on less than before

Whether your job has been downsized or your expenses have upsize, setting funds aside on a regular basis helps you control your money, instead of the other way around. Even when there is less money available, there are still effective ways to set some of it aside.

Set a measurable goal & post it

Without a specific goal, the most immediate challenges of your day will continue take priority. However, once you decide on an objective put a picture on your fridge or mirror where you will see it each day. The constant reminder will make it easier to say "no" to frivolous expenses and impulse buys.

Don't just cut corners

Slash away at your budget – diligently look for ways to lower your costs every day. But whenever you cut back on your expenses – by lowering the thermostat, eliminating your morning latte or clipping coupons – post the savings on a list, or better yet – put actual money in a jar. Periodically DEPOSIT those savings in an account at the credit union. And leave them there, so they can earn interest!

Earn from your mistakes

Old habits are hard to break, and occasionally you may find yourself overspending. Whenever you realize you have broken a self-imposed cost-cutting rule, "tax" yourself 10% and add that money to your savings account, too. It will make your misstep more expensive, but at least you'll be sending some money toward the right direction.

Make it foolproof

Automate as much of your financial plan as you can. For example, paying bills by auto-withdrawal will eliminate late fees and boost your credit score – which may eventually result in better financing rates down the road. But also be sure to set up an automatic savings deposit, and slowly but surely increase the amount.

For more creative money-saving tips or to set up a new savings account or payroll deduction, stop in and see one of our friendly Member Service Representatives. To maximize your results in 2010, do it today!



OPEN A CHRISTMAS CLUB

It's easy: Save systematically all year and receive your holiday shopping funds in the first week of November, in plenty of time to plan your budget and purchase gifts and holiday necessities. Contribute through direct deposit if you choose, and you are unlikely to miss the money. **Call us today** to start saving and you can avoid financing your next Christmas's purchases.

Skip-A-Pay Program



If money is tight... 'sno problem! We have you covered with our new Skip-A-Pay program.

Don't get snowed under by post-holiday bills — skip a loan payment instead! While the economy sorts itself out, make sure you keep some extra cash in your pocket — available for emergencies or just some breathing room.

To take advantage of our Skip-A-Pay program for your Auto loan, Signature loan or Line of Credit¹, ask a representative for a Skip-A-Pay form or complete one online (in the loans section of www.cmecuonline.org) and return it to the credit union with the fee of \$35 per loan². All members in good standing³ may take advantage of our Skip-A-Pay program up to twice in a twelve month period. Apply today and keep a smile on your face all winter long!

¹ Real Estate, VISA, MasterCard, and student loans are NOT eligible for Skip-A-Pay program. Members can take advantage of Skip-A-Pay program offer twice every 12 months (usually summer and holidays), not in consecutive months. ² The fee is \$35 per loan, per offer (cash or check) or by signing the application, you authorize a transfer from your account. ³ Member must be in good standing, cannot be delinquent in the last year and also must not have gone 30 days past due on that particular loan during that time; must have a valid current physical address, phone number and an email address.

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

Monday, January 18 Martin Luther King Jr. Monday, February 15 Presidents' Day

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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@cmecuonline.org

Web Site/Home Banking:
www.cmecuonline.org

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

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