

Our Best to You...

We wish you a happy and prosperous New Year. Helping people achieve their financial success is a source of pride for us, and we would like to take time to express our heartfelt gratitude to our loyal members for your 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. 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 remain a leader in the industry and also the oldest active credit union in Illinois. 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.

Here's to a great 2012!



IMPROVE YOUR FINANCIAL PICTURE with ONE easy touch-up

Credit cards are an important part of your financial landscape. Are you happy with yours? If your balances or rates are too high, consider this simple fix.

CMECU makes it easy to transfer higher rate balances to our low-interest credit card. At our special rate of 3.99% APR* available thru 3/31/12, our card is a masterpiece of member-friendly features, including NO balance transfer fee, world-class features, and worldwide acceptance wherever you see the Visa or MasterCard logo.

No CMECU credit card? Apply now for a 3.99% APR* intro rate PLUS get 2000 ScoreCard bonus points!

If you don't carry our card yet, apply today! Credit unions practice the art of improving members' lives, rather than profiting from high rates and fees. Paying less in interest each month adds up to more money in your pocket, and/or a shorter repayment schedule. We will transfer the balances of any other institution's loan or credit card to our credit card, up to your approved limit.

Take charge of your finances and enjoy the enlightenment of a truly competitive rate. Just ask us for a Balance Transfer form. Apply online at www.cmecunonline.org, call us at **312-236-2326**, or talk to one of our friendly staff members!

**Special low
3.99% APR*
on balances
transferred
thru 3/31/12****

*Rates subject to change; limited time offer available only for credit card applicants approved by March 31, 2012. Not a promise to lend; standard credit qualifications and some restrictions apply. Introductory rate applies to transferred or new balances for 3 months; then the rate will revert to the standard rate for which you qualify, based on your credit history. Please contact us for complete details.

5 Simple Steps to a Better Account



Maybe you've avoided making the switch, because you thought it would be a hassle. But with big banks positioned to spring new fees (replacing their failed attempt last fall), NOW is the time. We've boiled it down to five easy foolproof steps.

1) If you haven't already, **open a checking account at CMECU**, and register for our easy-to-use online banking & bill pay. This is an excellent time to add the security and convenience of E-statements, email and mobile alerts, too.

2) **Call the companies that debit your account each month** (utilities, creditors, etc.), and provide them with your new credit union checking account info. (Tip: Keep a list and verify with each 2 weeks later.)

3) **Switch your direct deposit(s) to your credit union account** (contact your HR department, or ask us for a form). Confirm the date for your first direct deposit, so you know when you can start processing payments from your credit union account.

4) **Print out E-statements and any history** you want from your old bank's bill pay system, along with your payees & account numbers, so you can easily enter them into our bill pay system.

5) Armed with your printout, **enter upcoming payments** into our bill pay system (double check that they will be processed before the due dates to avoid any late fees.) Then cancel those same payments in your old account. Keep the old account open for one month, just to make sure all checks, payments and deposits clear.

If you have questions or get stuck on any of these steps, please contact us. Unlike the big banks, we're here to help our members, not profit from them. Now that you have the steps, let's get started!

CHECKING that keeps paying you back



	E-Checking	Basic	Universal		
To avoid monthly service fee	Direct Deposit or \$3000 ¹	Direct Deposit or \$3000 ¹	Direct Deposit or \$3000 ¹		
Minimum balance to open account with privileges	No Minimum	No Minimum	No Minimum		
Minimum balance to open account w/ dividends & no monthly service fee	Non-interest bearing acct.	\$1,000 avg daily balance in your checking (Rate - 0.05%APY ²)	\$2,000 avg daily balance in your checking (Rate - 0.10%APY ²)		
Monthly service fee without direct deposit or \$3000 minimum ¹	\$6.00	\$6.00	\$6.00		
Foreign ATM Transactions	\$3.00	\$3.00	\$3.00		
Courtesy Pay - Overdraft Privileges	Courtesy Pay up to \$600 ³	Courtesy Pay up to \$600 ³	Courtesy Pay up to \$600 ³		
Rate discounts on loan products	—	.25% for secured products	.25% for secured & unsecured		
Call center	Talk to a live person 24/7, 364 days/yr				
Free checks	—	1st box basic checks free			
24-hour Telephone Teller service		F	R	E	E
CMECU Debit/ATM Transactions (Allpoint surcharge-free ATM network)		F	R	E	E
Debit/ATM card with REWARDS POINTS ⁴ with every account		F	R	E	E
Notary Public		F	R	E	E
Check writing limits	U N L I M I T E D				
Electronic services — Online Banking — Mobile & Text Banking — E-Statements & Bill Payment		F	R	E	E

¹ Combination of share, checking, CDs, financial health account and IRAs. ² APY=Annual Percentage Yield. Rates subject to change. ³ Auto transfer from share or optional overdraft; loan privileges available when you qualify. ⁴ Debit/ATM card with Rewards Points earns 1 point for every \$2.00 spent.



Your perfect credit card...

Making winter wishes come true

(Now at a special low rate—see details on page 1!)



Platinum Visa

- Credit limits up to \$20,000
- No annual fee
- All Gold card benefits plus
 - higher cash advance limits
 - extended warranty & purchase protection



Visa Gold

- Credit limits up to \$15,000
- Travel accident insurance
- Savings on optional auto rental insurance
- Free travel & emergency assistance



Classic Visa

- Credit limits up to \$10,000
- Automatic travel accident insurance



Secured MasterCard

- Entirely funded by your money with a line of \$250 - \$5,000
- Helps establish or rebuild a favorable credit history
- Earn interest on your savings deposit
- Approval regardless of credit history
- 10 million retail outlets + 740,000 ATMs worldwide

The Classic Visa, Visa Gold, or Platinum Visa card also feature the ScoreCard Rewards program! To check out the rewards catalog, visit www.scorecardrewards.com

To learn more or to apply, stop in and see one of our friendly representatives today, visit cmeconline.org, or call us at 312-236-2326.

We're going GREEN & you are invited

We all have a role in saving the planet. CMECU is committed to doing our part to help reduce greenhouse gas emissions. In 2012, we are taking two important steps toward reducing our carbon footprint.

E-Statements to be Standard Method of Delivery

As of the second quarter of 2012 (beginning with your June statement) we will provide E-Statements for all accounts. You probably already know that E-Statements are electronic versions of paper statements which you can access through online banking rather than the Postal Office. They look just like paper statements, and contain the same information, yet you'll receive them sooner than before, usually on the day they're created.

We will email you a notice that your E-Statement is available for view. (Please take the time NOW to update your email address with us.) They are completely secure, because you must log in with a user ID and your secret password in order to view them. If you do not already bank online with us, please contact one of our friendly member service representatives about your user ID and password. NOTE: You may still request paper statements for a nominal fee.

Newsletter to be Posted on our Website

Later this year, we will be converting this publication to a digital format. Actually, we already post our newsletters online at www.cmeconline.org, but we will no longer print an edition and mail it out to members.

This will not only save the trees that would have made the paper and the fuel that would have been used to deliver the mail, but the digital edition has the added benefit of cost-savings for the credit union and indirectly, our members. When we don't use resources for paper, printing and postage, we can use those funds for improved financial service and better rates. It's a win for the planet and a win for our members!

Please be sure to look for our news updates online.



MECU Connects You With Your Money

...no matter how far you travel



The MECU audio response system is a convenient way to check on your credit union accounts 24/7 by phone. It's perfect for times that you're away from a computer and need account information right away. With MECU, you can:

- ✓ Check your current account and loan balances
- ✓ Ensure that checks you've written have cleared
- ✓ Check on loan payments, ATM transactions, deposits or withdrawals
- ✓ Transfer funds between your credit union accounts
- ✓ ...And more!

To access MECU — our 24-Hour Teller —

**Call 800-760-MECU (6328)
or 312-236-2326, option 1.**

Entering Member Number & PIN

Your member number is the same as your account number. Enter the number when prompted, then WAIT for the prompt to enter your PIN (*Personal Identification Number*).

Account ID Numbers

Your account ID number is the two-digit number following your member number that identifies each savings or loan account. For a list, go to the MAIN MENU, press 1 for account information, then press 2 for a list.

Account Balance

The account information option provides the current balance and available balance (minus any holds). Go to the MAIN MENU, press 1 for account information, then press 1 for an account balance.

Checks & Deposits

You can search for checks or deposits by date(s), amount/range or check number. To find out what has cleared your account, go to the MAIN MENU, press 1 for account information, then press 2 for account history.

PIN

You can change your PIN, but it must be a new number. You cannot re-use a PIN. To change your PIN, go to the MAIN MENU, press 2 for account management, then press 2 to

change a PIN. If you haven't used 24-Hour Teller before, the system will prompt you to select a PIN.

MENU OPTIONS

1. Account Information

Press 1 if you know Share ID or 2 for a list

Account Balance Info	press 1
Account History	press 2
	1 Last 5 transactions
	2 ATM transactions
	3 By Check #
	4 By date
Future Transactions	press 3
	1 ACH
	2 Scheduled fund transfers'
MAIN MENU	press 3 *

2. Account Management Menu

Perform Card services	press 1
Change PIN	press 2
MAIN MENU	press 3 *

3. Funds Transfer Activities

Transfer funds	press 1
Hear scheduled transfers	press 2
Delete existing transfer	press 3
MAIN MENU	press 3 *

4. Share or Loan Withdrawal

Press 1 if you know Share ID or 2 for a list

MAIN MENU	press 9 *
-----------	-----------

5. Interest rates

CD Specials	press 1
	1 Next
	2 Previous
	3 First
	4 Last
	* Exit

6. Stop Payment Activities

Stop a payment	press 1
Stop payment inquiry	press 2
MAIN MENU	press 3 *

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

Monday, January 2nd	New Year's Day Observed	Monday, February 13th	Abraham Lincoln's Birthday
Monday, January 16th	Martin Luther King's Birthday	Monday, February 20th	Presidents Day

AT YOUR SERVICE At Your Service is a quarterly publication of Chicago Municipal Employees Credit Union.
© Copyright 2012 by Chicago Municipal Employees Credit Union.

AT YOUR

S E R V I C E

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

Board of Directors

David A. Bryant, Chairman
Michele Haynes, Vice-Chairman
Sanja Noble, Treasurer
Tanya Anthony, Secretary
Irene Caminer
Ken Gotsch
Beverly Gully
Lance Lewis
Stephen Hughes

Associate Board Member

Faridah Khan

Member Services

Home Banking
Savings Accounts
Share Certificates
Money Market

Checking Accounts

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
City Vehicle Stickers
Great America Tickets/Passes
Discount Movie Tickets



Federally insured
by NCUA



AMERICA'S
CREDIT UNIONS
Where people are worth more than money.