

# IMPORTANT TAX INFORMATION ENCLOSED!

## For Members Only

*A Newsletter for City of Painesville Employees Credit Union members*

Winter 2010

### New Credit Union Location Update

The new building plans for the City of Painesville Employees Credit Union are underway! The credit union is awaiting approval from the state of Ohio to move forward with this project. We are expecting to proceed in the 1st Quarter! The address of the new location is 280 North St. Clair Street located where the old St. Clair School was situated. We are very excited and will keep you posted.

**Watch for updates at the Credit Union, in the newsletter and online!**

### Spend the Evening With Us At Our Annual Meeting Dinner!

It's time once again for our Annual Meeting Dinner. We hope you're available to spend an enjoyable evening with your fellow members and the credit union board and staff. We'll begin the evening with cocktails and hors d'oeuvres, followed by dinner and a discussion of our accomplishments in 2009. As we continue the evening, we'll take a look at our plans and goals for 2010 and beyond. We look forward to this yearly event and welcome the opportunity to spend this time with our valued members.

Please join us at the  
**V.F.W. Hall in Fairport Harbor**  
at 6:00 p.m. on  
Saturday, February 6, 2010.



Tickets are just \$12.00 per person and are available at the credit union. **Tickets must be purchased by January 29th - NO EXCEPTIONS!** We only have 200 tickets available so get yours early! We hope to see you there!

### Enjoy a Simpler Life With E-Statements!

E-Statements are a great opportunity to get rid of some clutter and organize your finances! When you enroll in e-Statements you'll be on your way to a simpler life with increased convenience. With the click of a mouse, this free service provides members with easy online access to a year's worth of statements. That means no more filing and no statements to shred! Your information is right at your fingertips. It's simple to enroll. Just log on to [www.copecu.org](http://www.copecu.org), go to the home banking page and follow the prompts.

**So why not start enjoying a simpler life? Get organized, eliminate paper waste, and do something good for the environment by signing up today.**



### Thank You to Our Generous Members



Our **Toys for Tots** campaign was a great success this year and once again our members helped to put smiles on the faces of lots of local children and their families. We are so pleased that we have been able

to continue the great tradition of helping our community! There's no way to measure just how much this type of caring act impacts others, but it's great to know that Christmas morning was a little brighter for so many needy families thanks to the generosity of our kind and thoughtful members. Thank you!

### We Have Money To Lend

Many financial institutions are continuing to tighten up on lending, and the news is full of reports of closed credit lines and loan denials. But in spite of what's going on at other financial institutions, your City of Painesville Credit Union is still one of the best sources available for loans. Unlike Banks, Credit Unions are not for profit and we exist specifically for the benefit of our members. Whether you need a new or used vehicle loan, a signature loan, or a loan for home improvement, just give us a call. We have money to lend and we are still making all types of loans to qualified borrowers.



# For Members Only

## Show ID Before Entering

Identity theft is on the rise and we are committed to protecting our members. We recently put a new security measure in place.

When you visit the credit union, you'll be asked for a driver's license, photo ID, or other form of government issued photo ID.

We will scan the ID and keep the information on file to verify your identity. We know that many people feel offended when they are asked to provide identification, but with the dramatic increase in identity theft over recent years, we hope you will understand our efforts to protect our members.



## Spotlight on Local Businesses

**St. Pauls Luthern Church** on Bowhall Road in Painesville Twp. The Church began in 1956, they have 3 full time employees. They offer a variety of programs and services, preschool, youth groups, bible study, special senior programs, and community outreach, along with Saturday and Sunday services.

**Lake Metropolitan Housing Authority** is located at 189 First Street in Painesville. LMHA administers housing assistance for almost 1,700 families throughout Lake County, through two federal housing programs. This provides these households a stable living environment so they may live securely and work towards their own economic self-sufficiency.

## Take Care When Depositing Checks

Occasionally checks deposited by members fail to clear for one reason or another. Perhaps there are insufficient funds in the account on which the check was written, or maybe the account was closed before the check cleared. While we recognize that this may occur without the prior knowledge of the member who deposits the check, he or she is still responsible for any funds that must be recovered due to the deposit. This is true even when the deposited check turns out to be fraudulent. We encourage all members to be careful when accepting and depositing checks from others.



## Count On Us When Times Are Tough

We know times are tough and many people are struggling to manage their finances. As we continue through these difficult times, remember that your credit union is here to help. If you're having trouble making Loan payments, give us a call so we can talk it over. We'll work with you to get you back on track and help protect your credit score. We know that many people feel embarrassed about financial difficulties, but if you don't talk to us, we can't help. We'll do our best to make payment arrangements that are based on your specific financial circumstances. *Remember, you're not alone; through good times and bad, your credit union is here for you!*

## City of Painesville Employees Credit Union

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Info Line: 440-358-0707

[www.copecu.org](http://www.copecu.org)

Hours of Operation:

Monday -Thursday  
9:30 a.m. - 5:00 p.m.

Friday  
9:30 a.m. - 6:00 p.m.



## Let's Help the Less Fortunate

We are sponsoring a January food drive that will benefit the Food Force of Lake County, which serves Painesville and the surrounding areas. Non-perishable food items can be dropped off at the credit union, or bring them to the Annual Dinner Meeting on February 6, 2010. Donations made by January 29th make you eligible for a drawing for tickets to our Annual Meeting. Four tickets will be given out. If you already purchased your tickets and you win then the credit union will refund your cost.



## Congratulations!

Kathy Anzelc won \$150 for finding her hidden account number in the last newsletter. Once again, we have hidden a member's account number in the newsletter. If you find it, call the credit union by January 30, 2010, you can claim the prize of \$50!



**Please be aware that we have included your 1098 and 1099 information with your December statement.**

## Holiday Closings

Martin Luther King, Jr. Day - January 18th  
President's Day - February 15th