

**RETIRED CHICAGO POLICE ASSOCIATION**

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# R•C•P•A Newsletter

RETIRED CHICAGO POLICE ASSOCIATION

February 2019

**IF YOU RECEIVED A YELLOW NEWSLETTER, YOUR 2019 MEMBERSHIP DUES ARE NOW BEING ACCEPTED, APPLICATION FORM IS INCLUDED IN THIS NEWSLETTER. IF YOU RECEIVE A WHITE NEWSLETTER, YOUR DUES ARE PAID.**

Upon receipt of your 2019 dues, we will send you a membership card and auto decal.

**President's Message** *Harold Brown*

Congratulations to Mike Lappe on his election to the Pension Board he now represents all retired Chicago Police Officers. I would like to thank Ken Hauser for the 25 years he was on the board representing us.

The next general meeting of the Retired Chicago Police Association will be on **Sunday, February 17, 2019 at 1:00 PM.** It will be held at the 1st District Community room at 1718 State Street. If you received a yellow newsletter you have not paid your dues for 2019. There is a form on page 3 please cut out this form and send it in with your dues.

I received a call from one of our retirees. She and her husband are both retirees; he is 76 she just turned 62. He opted to go on her insurance when she retired. When he reached the age of 65 he went to social security and explained he was not Medicare eligible. He was allowed to stay on his wife's insurance. If a spouse is Medicare eligible and reaches 62, which is the minimum age for social security, then the spouse that is not Medicare eligible can borrow points from his spouse. Medicare then becomes the primary insurance for the ineligible spouse and the spouse's insurance his secondary. You should apply for Medicare at least 60 days before your 65th birthday.



**Treasurer's Message** *By Ronald Topczewski*

If you received a WHITE NEWSLETTER, your 2019 dues are paid. If you received a YELLOW NEWSLETTER, your dues are NOT PAID and are now due. Please use the YELLOW APPLICATION. This is the only way to tell our members if dues are paid or not. Upon receipt of your 2019 dues, we will send you your membership card and auto decals. If you move, please notify our office and the pension office (312-744-3891) as soon as possible; provide your new address and phone number.

If any retiree groups would like to put an article in our newsletter regarding their meetings, please contact us.

**Las Vegas Henderson Nevada Retiree's Breakfast**

Every Friday morning at 8:30 a.m. • Willow's Golf Course - 2300 E. Horizon Ridge Ave., Henderson, Nevada

1st Wednesday of each month at 1:00 p.m.

Cop Shop, Cape Coral, Florida - 822 S.E. 46th Lane

**Tom Faragoi** 239-770-7896

**HAROLD BROWN**  
President

**RON "TOPPER" TOPCZEWSKI**  
Treasurer

**NORTH**

1st Wednesday of each month at 8:00 a.m.  
Blossom Cafe  
8349 W. Lawrence Avenue

**SOUTH**

2nd Wednesday of each month at 10:00 a.m.  
Jedi Garden Restaurant  
9266 S. Cicero Avenue

**REGULAR MEETING**

Sunday, February 17, 2019 at 1:00 PM  
1st District Community Room  
1718 South State Street

**RETIRED CHICAGO POLICE ASSOCIATION**

5310 N. Harlem Avenue • Chicago, IL 60656

Phone: 773-763-5310

www.retiredchicagopoliceassoc.com

**EXECUTIVE BOARD**

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**RONALD SHOGREN**

**RICH TUFANO**

**PAUL VITAIOLI**

**KEN HAUSER**

Past President

**MICHAEL LAPPE**

Pension Board Trustee

Organized in 1888 as an Association to protect the Police Pension Fund and promote the welfare of Police Pensioners, their widows and children.

National Conference on Public Employee Retirement System

**Just a Thought...**

*By Russ Schaefer, 1st Vice President, RCPA*

About the middle of December I went to get blood drawn from a local diagnostic laboratory that I have used for many years. I have returned to the same laboratory for certain testing as my doctors have told me that it can insure consistency in measures for issues such as PSA, etc. As I know the crew in registration and they know who my insurer is, I was immediately told that Aetna no longer provided coverage for blood testing at their laboratory and that their instructions were to notify Aetna clients to instead go to Quest Diagnostics for their blood work. This laboratory is a branch of Little Company of Mary Hospital and so I contacted them and their response to my question of coverage was the same as the information given to me at their branch lab. At this point it was time to contact Aetna as I wanted to find out why this was happening. But then let's remember that the health insurance that we have is not the run of the mill coverage that Aetna normally provides. Again, our specific plan is unique in many ways as to our group coverage and so the phone call that has to be made is to our representative which is Labor First. My call was received by Christine and as I explained my situation she stated that they needed to look into the matter and I gave her the phone number of the manager in billing that I had spoken to. The next day Christine contacted me and related that this new policy was not relative to our particular group and because LCM Hospital was

not aware of that, placed all Aetna clients into one large pool. I returned to the laboratory to find out that they had been notified that although the policy with Aetna remained in place the exception was those of us in this particular group and we could also be identified by the FOP symbol located in the upper right hand corner of our Aetna identification cards. The unfortunate part of this is that many of our brothers and sisters had been sent to another laboratory by my laboratory which is one of the reasons that I am writing about my experience. So in closing, please remember that our group (#466933) has a unique plan written just for us and that any problems that you have must be directed to our representative to Aetna, Labor First not Aetna itself. Make sure your providers are aware of this also and show them the FOP symbol on the your card which you now know identifies you as a member of this group. The contact information for Labor First is located in the upper left hand corner (312-248-7251) and should you have any problems with your health providers this is the phone number that must be utilized. On another note: FOP Lodge 7 and CFD Local 2 have secured a group non-medicare health plan for retirees and their dependents that are not medicare eligible. This plan is also being administered by Labor First. Call for information at 312-467-7440. Enrollment for this plan has been extended to February 2019.

Stay Safe and Healthy In 2019.....Russ

**CUT-OFF AND RETURN WITH YOUR CHECK OR MONEY ORDER**

If you are reading a yellow-colored newsletter  
**2019 MEMBERSHIP DUES ARE \$20.00**

Email: \_\_\_\_\_

Please return this cut-off with your CHECK or MONEY ORDER made out to:  
**THE RETIRED CHICAGO POLICE ASSOCIATION**

Please check the imprint of your name, address and annuity number on the reverse side of this newsletter. Make corrections if necessary, including apt. #, route #, etc. if applicable.

RETURN THIS CUT-OFF WITH YOUR MEMBERSHIP DUES OF \$20.00 TO:

THE RETIRED CHICAGO POLICE ASSOCIATION  
 5310 N. Harlem Avenue  
 Chicago, Illinois 60656

**Deceased Brothers and Sisters - 2018**

**September**

- |  |  |  |  |
|--|--|--|--|
| Palmer Alvin<br>Steven Bechina<br>Philip Bruno<br>Jon Burge<br>Marcellus Burke<br>Francis Calderon | Allen Coyne<br>Phillip Cunningham<br>Kenneth DeDore<br>John Duigan<br>Michael Fogarty<br>Robert Hanrahan | Raymond Hutton<br>Donald Johanson<br>James Marchetti<br>Robert McCann<br>Joseph Molitor<br>Lucious Moore | Felix "Tony" Olivieri<br>Regine Perpignan-Hill<br>Virgil Poole<br>Nicholas Simich<br>Lepola West |
|--|--|--|--|

**October**

- |  |  |   |   |
|--|--|---|---|
| Deola Alexander<br>Frank Anzulas<br>Jerry Buckley<br>Robert Calderone<br>John Connolly<br>William Connors<br>Gabriel Damico<br>Edward Devine | John Desenfants<br>Martin Ditkowky<br>William Durkin<br>William ERickson<br>Robert Falukner<br>Kevin Feret<br>Leonard Ficht<br>Herman Fielmann | William Golon<br>Paul Jaskulski<br>Richard Johnson<br>Stanley Kalick<br>Adolph Learas<br>David Mcnee<br>John Mullen<br>William Otte | George Owens<br>Jacob Plyman<br>Mitchell Ramski<br>Thomas Sheehan<br>Alphonso Scott<br>Bill Sillis<br>Eldora Silverman<br>John Tanter |
|--|--|---|---|

**November**

- |   |   |  |  |
|---|---|--|--|
| Walter Bereta<br>William Bickel<br>Ernest Brooks<br>Hugh Carroll<br>Andy Churma | Eddie Idwal<br>Roy Jablonski<br>Samuel Jimenez<br>Thomas Jackson<br>John Keller | Robert Roy Kurz<br>Michael Lee<br>Jerry Petrone<br>Joseph Sepulveda<br>William Tortoriello | Larry Triplett<br>Kenneth Wallace<br>John Zook |
|---|---|--|--|

**Who sells more homes?**



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 Chicago, IL 60631

their taxable income. It is important to note that this tax treatment is afforded only to the Retired Member and not a Surviving Spouse.

The Fund will assist interested Annuitants that are paying their own Health Care premiums to complete the necessary forms to authorize the Fund to deduct these premiums from their monthly annuitant check and make the payments directly to the healthcare or long-term care vendor on their behalf. To achieve the tax exclusion, the annuitant must designate the exclusion on his/her Internal Revenue Service Form 1040, as explained in the Form 1040 instructions.

**IF YOU WOULD LIKE TO PARTICIPATE IN THIS PROCESS:** Please contact the Fund office to discuss the Fund's requirements for the process. Appropriate forms will be forwarded to those annuitants that can appropriately take advantage of this program.

Please be advised:

1. Premium payments made by the Fund to the annuitant's healthcare insurance provider will begin the first (1st) month after the Fund receives a fully completed and signed form, provided the completed and signed form is returned to the Fund's office by the fifteenth (15th) of the month. Annuitants are responsible for making all premium payments to his/her healthcare insurance provider until the Fund approves and

processes the completed and signed form. Incomplete and/or unsigned forms will not be processed and the annuitant will be notified they must resubmit the form prior to the Fund processing any premium payment to his/her healthcare insurance provider. Annuitants should be aware that certain Insurance carriers will not accept payments from third parties such as PABF.

2. The Fund will pay the annuitant's healthcare insurance premium directly to the designated healthcare insurance provider on the last business day of each month regardless of the premium due date.

3. If an annuitant's monthly healthcare premium exceeds his/her monthly annuity benefit, the annuitant cannot participate in this process, and the annuitant is advised to contact his/her healthcare insurance provider to discuss his/her payment options.

4. Annuitants are responsible to advise the Fund in writing, of any changes in the amount of the Premiums to be paid by the fifteenth (15th) day of the month that the payment is made. Unfortunately, many Insurance companies will not provide timely premium notices directly to the Fund to allow for changes in the amount of premium to be paid.

Stay Safe and please have a wonderful 2019.

Trustee Michael K. Lappe

## Donald Januszyk, Retired Sergeant Trustee RCPA

Christmas is past; we are in a New Year! Last year was bad for Chicago's Law Enforcement community. I was very upset as I mourned Officers' S. Jimenez, E. Marmolejo, and C. Gary. Three brand new officers are dead. Why???? Some say it was their time. I say "Bullshit". When I was in the academy, we heard about officer involved shootings where they lost their lives. It was a learning experience for us. What happened to these three officers??? While I am not privy to all the circumstances, one can read between the lines. Was it poor training at the academy? What about the FTOs?? (Read between the lines in this article: <https://www.lawenforcementtoday.com/conscientious-trainer/>)

I haven't heard a word about the actions of their supervisors, not that they could have prevented anything, but where were they? Three young officers died. They are heroes, but could the department have prevented their loss?? I say YES!!! Who is responsible? I look to Mayor Emanuel and Supt. Johnson. Seeing and hearing them at the funerals made them look like hypocrites to me.

May the dear Lord help Chicago! There are at least 17 persons running for Mayor and most couldn't lead their staff to the bathroom. Rahm is not running again and that is good, but he will do anything to help his friends; none of which is good for law enforcement or the people of Chicago. The best we can hope for is that everyone takes the time to vote for a person that may improve the city finances, moral and stem crime.

The north side of Chicago used to be a safe and fun place to live. Good restaurants, lounges to have fun in, the lake front to enjoy, and vast park land safe for families. Today, it is a feeding ground for those who have no regard for the law or human life. The Cook County Judges release those charged with felonies on bonds, and Sheriff Dart brags that the jail population has been reduced from 10,000 to 5,000. States Attorney Kim Foxx doesn't charge offenders with appropriate felonies. Police throughout Cook County are complaining about her actions that protect offenders and endanger police and good citizens. Hey, wait a minute! Weren't Dart and Foxx elected by the people of Chicago and Cook County? So, who's to blame for these crimes? There is a great blog that keeps us up to date on the happenings on the north side: [www.cwbchicago.com](http://www.cwbchicago.com). Yes, blogs can be filled with hyperbole and inaccuracies, but you'll be able to decipher the truth.

Regarding our medical coverage, it seems Mayor Emanuel has screwed retirees again. Attorney Clint Krislov forced the City to disclose that they were holding in excess of eight million dollars in uncashed medical reimbursement checks. Perhaps they will attempt to

contact you if you are owed, however, you should, contact the Chicago Office of Benefit Management at 312-747-1600 or online at [www.cityofchicago.org](http://www.cityofchicago.org). We can thank Mr. Krislov for his efforts in disclosing this information, and yes, he is still looking for financial assistance.

Off topic: Recently the Chicago Transit Association (CTA) has agreed to pay for an employee's choppadikoffamy operation from male to female using **our** tax dollars! The Illinois prison system will then transfer the once male inmate to a female prison and our tax dollars will pay. The world is mad! The Country of Spain, filled with beautiful women, has voted a transvestite to represent them in the Miss Universe contest. Is there a problem here?

Back to Law Enforcement, Chicago just gave another police test and netted the lowest turnout ever. This is happening across the nation. Elected officials and judiciaries are not backing up law enforcement, so who wants a job where no one backs you up and you are punished for doing the job? In San Francisco officers are not allowed to have an arrestee sit on the sidewalk while they await transportation to a lockup. Arrestees cuffed, sitting on the ground is safer for officers while making escape harder. It is safe tactics; yet, their City government, ignoring officer safety, feels it's undignified for the arrestee. In New York officers making street stops are required to give the subject a card with the officers' name, star, and advising the subject that they have a right to refuse to cooperate with the officer. A law governing human nature is that behavior punished diminishes and behavior rewarded increases. It seems criminal behavior is being rewarded by not charging offenders with appropriate crimes and lowering their bond so as not to inconvenience them while officers are punished for aggressive, preventive patrol. It is no surprise that activity is down.

Regarding training, I recently had to contact the Chicago Police Academy relative to information I needed. I had to listen to a phone recording list of the training staff before I found what I wanted and what I heard was ridiculous. It seemed that the academy was a hiding spot for police who did not want to work the street. I know that instructors must have certain qualifications, but they should also have experience. While there might be few with those qualifications, after hearing the list, in my opinion, many are simply hiding, and that impacts the quality of the officers. Take the time to make that call (312-746-8310) and listen, maybe I'm wrong.

By the time you read this Off. VanDyke will have been sentenced, and the judge will rule on the three officers accused of conspiracy in the VanDyke case. The Chicago political system does not have their backs. Hopefully, their future will be better than 2018. Take care, be safe, and don't forget about those still in the field.

### Your Homeowners or Umbrella policy won't protect you if you're involved in a shooting but ours will!



**Law Enforcement Gun Liability Coverage**



**Protecting Those Who Protect Others**



**WHAT DOES GUN LIABILITY INSURANCE PROTECT AGAINST?**

**CIVIL LIABILITY**  
Our policy provides legal defense coverage to protect you against Civil Liability claims as a result of your use of a firearm in an act of self-defense. In addition, subject to your policy limit of liability, we will pay damages on your behalf that you become legally obligated to pay.

**MOONLIGHTING**  
This policy provides coverage for Civil Liability, Defense Costs and Criminal Defense Reimbursement Coverage for the use of your firearm when working as an independent contractor providing security protection in a capacity other than law enforcement.

**CASH ADVANCE FOR ATTORNEY RETAINER AND CRIMINAL DEFENSE REIMBURSEMENT**

If you are criminally charged, due to your use of a firearm in an act of self-defense, our policy will advance \$10,000 for an attorney retainer. If those charges are subsequently dismissed, or you are acquitted, we will reimburse your defense costs up to \$100,000.

**EXCESS FIREARM LIABILITY COVERAGE**

We provide Civil Liability, Defense Costs and Criminal Defense Reimbursement Coverage for the use of your firearm in a law enforcement act. Coverage is on an excess basis, when no other coverage is available to you, or no other coverage has been disclaimed.

**POLICY COVERAGE INCLUDES:**

- Active or Retired Law Enforcement Officers
- Spouse
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- Civil Defense Coverage
- \$250,000 Civil Liability Coverage
- Coverage When Moonlighting
- \$10,000 Cash Advance for Attorney Retainer (if Criminally Charged)
- \$100,000 Criminal Defense Reimbursement
- Excess Firearm Liability Coverage for Law Enforcement Acts
- Supplemental Income Benefit
- \$5,000 Family Grief Counseling
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\$229/Year  
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# RETIREES: OPEN FOR ENROLLMENT ALL YEAR!

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The Chicago Police Sergeants' Association is sponsoring a Group Medicare Supplement option to ALL eligible Chicago Police Retirees, of any rank, and their spouses\*. To be eligible you must have Medicare A & B and be age 65 or older.

Check out some of the rates for 2019!

Option 1	
Out of Pocket Max	Part B Deductible
<b>Monthly Premium</b>	
65-69	\$204
70-74	\$220
75-79	\$280
80 and over	\$304

Option 2	
Out of Pocket Max	Monthly Premium
\$1,000	
<b>Monthly Premium</b>	
65-69	\$140
70-74	\$158
75-79	\$217
80 and over	\$241

Lock in your age-band the year you enroll!

### The Only Traditional Group Medicare Supplement Plan Available to Chicago Police Retirees

UNITED AMERICAN PROVIDES HIGH QUALITY SUPPLEMENTAL COVERAGE

- ✓ Plan premiums can be deducted directly from your pension, taking advantage of your public safety officer tax benefit.
- ✓ Freedom to choose providers and hospitals for medical care anywhere in the United States
- ✓ No referrals required to see specialists
- ✓ Over 94% of providers and 99% of hospitals accept Medicare
- ✓ Supplement plan will cover Medicare excess charges
- ✓ Supplement offers foreign travel benefits
- ✓ Guaranteed acceptance, no medical questions
- ✓ Underwritten by A+ rated United American

#### TO ENROLL OR FOR MORE INFORMATION

Please contact Mike Marron at (312) 802-0587 or Health Insurance Services at (888) 344-2522. Please indicate you are a Chicago Police Retiree.

\*We offer individual Blue Cross plans for family members under age 65.

## Michael K. Lappe, Trustee RCPA

Dear Annuitant Brothers and Sisters,

I wish to take this opportunity to thank our Retired and Widowed members for their support in the past pension election that was held on October 25th, 2018. I was honored and humbled to have prevailed as the trustee who will represent you for the next three years. 3,544 votes put me over the top compared to the FOP's endorsed candidate who took in 810 votes while the other two candidates drew 725 and 665 respectively. There is much work to be accomplished on our behalf. I would be remised if I did not acknowledge the overwhelming support from retired members and the unanimous endorsement of the **Chicago Policemen's Retired Association** Board of Directors (This organization can distribute current information for retired members in a timely manner. If you're not a member now, consider joining.). Additionally, Retired Trustee Ken Hauser who I replaced, was very instrumental in getting the word out to other organizations and selected retirees' social events. Thank you Ken!

Now for some business. The political climate in this City will be changing big time when a new mayor is elected. What deeply concerns me, is the current talk of changing a small sentence that is the crux related to pensions' benefits, which states as follows:

***"PENSION AND RETIREMENT RIGHTS; Membership in any pension or retirement system of the State, any unit of local government or school district, or any agency or instrumentality thereof, shall be an enforceable contractual relationship, the benefits of which shall not be diminished or impaired."***

Outgoing Chicago Mayor Rahm Emanuel addressed City Hall Aldermen, during the week of December 10th, 2018, and stated that one way to get out in front of the looming pension crisis was to have this language removed or changed. Don't forget, this was tried before by Governor Rauner and his attempt was rejected by the Illinois Supreme Court as unconstitutional. So now, by changing the Illinois Constitution, politicians may attempt to alter the language within the constitution and enter through "the Back Door", figuratively speaking, to by-pass or snub the Illinois Supreme Court's past decision. However, Governor elect Pritzker also hit the media air waves and stated that he would not support this change. Any astute citizen within the State of Illinois will tell you not to count on what gets said in the present time. One day a politician says one thing and the next

day, or so, do a complete turn-around. How many times at the very last minute was a bill signed and/or shelved in a voting session? It's just too early to count on how we, as retirees, expect the elected politicians to honor our past service and sacrifices to keep our benefits intact.

The second item Rahm spoke of was a casino. Years ago, when I was the Trustee for the active members, I had the opportunity to read the draft for a proposed casino. Sure, the hype came fast, but it left just as quickly when Rauner declined to sign it into law. The casino bus came and left Chicago without anyone aboard years ago. Now all of a sudden, Rahm speaks of developing a casino on the southeast side of Chicago. Great, some four (4) miles from the Hammond Casino. Personally, I could not think of a more unpopular location. By the way, Rivers Casino in Des Plaines pulls in around 35 million bucks a month while Horseshoe Casino in Hammond pulls in around 29 million bucks. Anyway, the hype was that a new casino was to be part of a new entertainment district in the area of 31st Street and Lake Shore Drive. This was going to rival Las Vegas if you listened to the promoters. Two-thirds of monthly profits were to be earmarked for deposit to the Police Pension Fund while the other third was to be deposited into the Chicago Fire Fund until each one reached an 80% funded goal.

On another note, it is imperative even as a retiree, when events change in your life, such as a marriage, divorce, or when you become the legal guardian for a minor child with the approval of a court order, you must notify the Fund office and provide the appropriate documentation. These are a few of the events the Fund must know about. God forbid, an event occurs in your life with the death of a family member. The distribution of any funds will be completed according to your signed Death Benefit Directive. This form can be changed at any time by contacting the pension office.

Lastly, retiree member Jim Solava asked that retirees be mindful of the following that is also posted on the Pension Fund's Web Site;

The Policemen's Annuity & Benefit Fund of Chicago (the "Fund"), in accordance with the provisions of the Pension Protection Act of 2006 (the "Act") (IRS Publication 575) will deduct a specified monthly healthcare insurance premium amount from an annuitant's monthly annuity benefit, and pay such amount to a designated healthcare insurance provider as authorized by an Annuitant member. The Act provides that Eligible Public Safety Officers may deduct up to \$3000 per year in Health Care premiums, paid monthly directly from an Annuitant's retirement assets, from

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- & More!

\*APR= Annual Percentage Rate. \*\*Credit restrictions apply. 3% Balance Transfer fee applies. After promotional period, regular rates apply.