

Newsletters

Click a link below to download a PDF of our current newsletter.

The newsletter cover features the CPM logo at the top left and the title "Carolina People Matter" in a large, bold font. Below the title, it says "Winter 2019" and "A Quarterly Publication not for Members or CPM Finance Credit Union". The main content area includes a quote from CEO James Grogan, a testimonial from Clark Atkins, and several key announcements: "Important Changes for 2020", "College Scholarships for CPM Members", and "New Branch Hours Coming Soon!". The bottom of the cover displays a 4.8 star rating and the CPM logo.

CPM
Carolina People Matter
Winter 2019
A Quarterly Publication not for Members or CPM Finance Credit Union

A message from our CEO
Looking back at 2019, I am very proud of our many accomplishments, but today I will focus on the one with the most visibility to our membership. We challenged ourselves to deliver a back-to-back mobile and online banking experience and in May we delivered a fast, intuitive, and feature-rich experience that you awarded our review. Almost immediately, our rating in the Apple app store rocketed to 4.8 out of 5 stars. A myth about credit unions is that while they offer great personal service, higher rates on deposits, and lower rates on loans, they are too small to offer the technology the big banks can. With CPM having fewer than 200 total employees, how were we able to deliver a better app? We know our members' needs, we know the marketplace of fintech (financial technology) solutions, and we can readily adopt exciting new solutions. Big banks may have hundreds of millions of dollars invested in legacy systems, and cutting back on outdated solution checked readlines, logs, text alerts, reports, and accounting write downs. For us, we drop a partner who cannot keep up with today's pace of innovation and sign an agreement with a new fintech partner. And that is how we dramatically upgraded our mobile and online experience. Prior to this, we partnered with a Fortune 500 company which offered a wide range of products to a wide range of banks and credit unions, but we didn't find their mobile solution to be good enough. It was not their core competency, nor their most important revenue stream, and we were unhappy with their pace of innovation. We did our homework and selected an exciting new fintech which does only one thing: they deliver a superior mobile and online banking experience. They raised over \$200 million and used the top talent to do that one thing really, really well. The big technical talent is not at the big banks, it is at the fintechs. The pace of innovation is faster in the fintechs. The big banks are playing catch up with the fintechs. We curate the best of the fintechs, and the big banks are playing catch up with us. CPM offers better banking!

Clark Atkins
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Important Changes for 2020
Effective February 18, 2020 CPM will pass a \$3.00 fee for an ATM withdrawal at an out-of-network ATM and \$0.50 fee for an ATM inquiry at an out-of-network ATM. Both every ATM operated by CPM, CO-OP and AllPoint are considered in-network and are not subject to these fees going into 2020 to our 62,000 ATM network for free! That's more than Bank of America and Wells Fargo combined! Find fee ATMs using the "Locations" feature in CPM's mobile banking or visit cpmfd.com/locations.

To learn more visit us at:
cpmfd.com/important2020changes

College Scholarships for CPM Members
New opening applications for the 2020 Learning Network Scholarship
Last year, CPM awarded 5 scholarships totaling \$9,000.00.
Apply online at cpmfd.com by March 31, 2020.

New Branch Hours Coming Soon!
Effective February 3, 2020
3650 Stricklandville, Charlotte, NC 28208
5046 Wiggins Avenue, Charlotte, NC 28208
1119 Backboard Street, NC (Charlotte)

Visit cpmfd.com to view the upcoming changes.

4.8 ★★★★★
Member Council Executive
The Board/President will be elected: New York City, January 17; North Carolina, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, February 1st.

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