



## *A message from our CEO*

In our last newsletter, we introduced Penny, our virtual phone agent. When you call CPM, Penny greets you and helps route

automated services—designed to make banking easier, not to avoid talking to our members. If you want to speak to someone, Penny will connect you quickly. It's all about meeting members where they want to be.

### **So, how is Penny doing?**

Instead of a long list of menu options ("press 2 for loans"), Penny now simply asks, "How may I help you?"—a more flexible, conversational experience. She's trained to handle over 140 topics, but like any new team member, she's still learning. In August, her "unsure" rate dropped to just 11%. Fun fact: at launch, she kept mishearing "checking" as "chicken"—she's since picked up on our Southern charm!

### **What do members prefer?**

In August, 62% of members chose self-service through Penny, while 38% opted to speak with a live agent. We don't have a goal for the self-service rate. We will offer both high tech and high touch service and each member will choose what is best for them.

We also improved a frequently asked service: direct deposit notifications. As of October 2, 2025, the alerts you value most will now go out instantly—no need to log in or call. Members can choose push notifications or email through digital banking.

### **Enrollment is easy:**

- Log in to digital banking
- Tap "More" twice, then select "Alerts"
- Under "Accounts," toggle on "Automatic Deposit" for each account

That's it! All alerts are free, and there are plenty of other options you can enable.

As always, thanks for your loyal membership. We take great pride in serving you, and we seek to continually improve our service to you.

## **HOLIDAY CLOSING SCHEDULE**

## **Fee changes are coming December 1<sup>st</sup> 2025**

Visit [www.cpmfed.com](http://www.cpmfed.com) for more information

**CPM Credit Union  
has been named  
'Best Places to  
Work' in 2025!**



## **Love CPM? Let It Show.**

Find out more today!

**[cpmfed.com](http://cpmfed.com)  
800.255.1513**



**Member Appreciation Day:  
Two Day Special Event October 23<sup>rd</sup> & 24<sup>th</sup>**

## **FLASH SPECIAL**

**Learn more about our special offers by visiting us online at [www.cpmfed.com/member-appreciation-days/](http://www.cpmfed.com/member-appreciation-days/)**

**Your local CPM branches will be closed:**

October 13, 2025 - COLUMBUS/INDIGENOUS PEOPLES' DAY,  
November 11, 2025 - VETERAN'S DAY, November 27, 2025,  
THANKSGIVING DAY, December 25, 2025 - CHRISTMAS DAY

# DO NOT PROVIDE ANY INFORMATION TO CALLERS POSING AS CPM!

Fraudsters continue contacting CPM members via phone calls, text messages, emails, or chat and are pretending to be CPM's fraud team. The fraudster claims that they have identified fraud on your CPM account or your card, and requests that you "verify your identity" by providing them with personal information or a text verification code that they claim to be sending you.

CPM Will never call you and ask for this information. Do NOT provide:

- Card numbers, even last 6 digits.
- Online banking login information
- Text verification codes – NEVER share these codes

If you receive a text verification code from CPM (or any system), it is critical that you DO NOT SHARE this code with anyone. Financial institution employees will never ask for this verification code, and if you provide this code to someone you are handing them access to your account.

DO NOT RESPOND DIRECTLY to text messages or phone calls that appear to come from CPM. Call us back separately using a known phone number that you dial or come into a branch. Phone numbers can easily be "spoofed" to make it appear to be CPM calling, but it may actually be a scammer calling and hoping to collect your personal and account information.

## CONSUMER LOAN RATES

Products:	APR* (as low as)	Products:	APR* (as low as)
NEW AUTOS	4.39%	MyReward	14.25% - 17.99%
USED AUTOS	5.19%	MyRate	10.99% - 16.99%
Boat Loans, RV, 5th Wheels	6.99%	MySecured	16.00%
Secured Loans (Watercraft, Campers, ATVs, Motorcycles)	7.49%	Visa® Classic (Discontinued)	16.00%
Personal Loans***	10.99%	Visa® Gold (Discontinued)	14.25%
MyLine Anytime (Line of Credit)	11.29%	Visa® Platinum (Discontinued)	12.25%
Share Certificate Secured	7.99%	Visa® Firefighter Gold (Discontinued)	14.25%
Up to 36 months		HELOC Option Term	APR* (as low as)
37 - 60 months	8.99%	Variable Rate** 10yr draw with 15yr repayment	1.99%* 6-month introductory rate/as low as Prime - 25% (Prime=7.25% Example: 7.00%)
		Fixed Rate	5yr draw with a 10yr repayment
		MyCash****	7.24%*
			APR
			28%

Membership rules and restrictions apply. Terms and conditions subject to change without notice. Rates and terms are current as of March 26, 2025. \*APR = Annual Percentage Rate. Offer subject to credit approval, not all borrowers will qualify. Rates depend on LTV, lien position, and credit score. Home Equity offer is limited to current occupied, single-family dwellings and is not valid for rental properties, mobile homes or residential lots. Closing costs are the responsibility of the borrower. \*\*Discount rate (% APR) is for the initial 6 months, rate will be adjusted to the qualifying tier rate. Qualifying rate will be the prime rate index plus margin up to a maximum rate of 18%. Variable rate based on Prime. Prime rate as of 9/19/2025 = WSJ rate currently 7.25% \*\*\*Not all borrowers will qualify for extended terms. \*\*\*\* MyCash loan applications are subject to review of eligibility and approval. The Annual Percentage Rate (APR) is accurate as of 10/11/2023. 28% APR (27.75%) and is a fixed rate for the term of your loan. The minimum loan amount is \$500.00 with a maximum of \$1,000.00 and is available to members who meet relationship and direct deposit history and other eligibility requirements. Membership of 90 days is required. The \$20.00 application fee is collected at the time of the application and must be available funds. Loan is disbursed into your CPM account and cannot be disbursed in a branch, by phone or other means. If the loan is more than 15 days past due, there is a late fee of 5% of the payment amount.

## MORTGAGE LOAN RATES

CLARK ADKINS(NMLS #1592151) **864-879-1599**

Rate / APR* (as low as)	Rate / APR* (as low as)
Fixed Rate - 15 years	5.190% / 5.420%*
Fixed Rate - 20 years	5.390% / 5.564%*
Fixed Rate - 30 years	Call 864.879.1599
1st Time Homebuyer - Only 3% down	
15/1 ARM** - 30 years	6.390% / 6.536%*
15/1 ARM** - 30 Year	5.490% / 5.831%*
7/1 ARM** - 30 Year	5.190% / 5.950%*
5/1 ARM** - 5 Year	4.990% / 5.861%*
Construction Loans - 12 months	Call 864.879.1599

\*APR = Annual Percentage Rate. APRs calculated on a mortgage secured by a single family primary residence for a loan amount of \$150,000 at a loan-to-value ratio of up to 90%. (1st Time Homebuyer loan 97%)

\*\*ARM = Adjustable Rate Mortgage. ARMs have a loan origination fee of 1% of the loan amount, except the 1st Time Homebuyer Loan for which the fee is waived. Rates and payments for ARM mortgages are fixed for an initial 15, 7, or 5 years based on the ARM product selected. Visit cpmfed.com for details on how the rates and payments may adjust after the initial period. Payments are estimates and include only principal and interest. Taxes and insurance are not included and property insurance and possibly flood insurance may be required. Other fees and closing costs may apply. Loan amounts up to \$806,500 for 30-year fixed rate. Loan amounts up to \$1,250,000 for all other fixed rate and ARM loans, except the 1st Time Homebuyer Loan which offers loan amounts up to \$350,000. 1st Time Homebuyer 3% down payment required. Rates and terms vary depending upon loan to value ratio, credit, collateral, and underwriting requirements, and may change without notice. Available for both purchase and refinance transactions. Rates and terms are current as of 9/18/2025 and are subject to change without notice. Institution's NMLS Identifier Number: #509298