

Fall 2016

CWCU

Connections



The checking account you've been waiting for

Starphire Rewards Checking is CommonWealth Credit Union's very own **FREE** Checking Account that offers cash back* on purchases. With Starphire Rewards Checking, you can earn...



- 2.0% cash back* on first \$350 spent per month (max \$7)
- ATM refunds up to \$25 per month max & up to \$5 max per transaction

What are the qualifications?

- Post and clear at least 10 debit card transactions
- Be signed up for E-Statements
- Be signed up for direct deposit or one ACH withdrawal per month

Call (815) 937-7447 or visit us online at www.cwcu.com

Also Introducing...

Starphire Rewards Savings!
Earn higher rates with our new Starphire Rewards Savings Account:

- 0.75% APY rate up to first \$15,000 on deposit
- 0.20% APY on balances at \$15,001 and higher



To earn these rewards, you must have an active Starphire Checking account and meet the monthly qualifications of Starphire Rewards Checking. If you do not meet the monthly qualifications, you will earn the current rate of interest being paid on regular share savings on all balances.

*When qualifications are met for Starphire Rewards Checking, you will receive 2.0% cash back on debit card purchases up to \$350 for transactions posted and settled during the qualifying month. A maximum of \$7 cash back in rewards can be earned during the month. For ATM refunds, a maximum \$25 refund per qualifying month and \$5 maximum per transaction. For full disclosure, see brochure or visit our website at cwcu.com.



Meet our new employee!

Kristi Horstmann,

Director of Retail Development

Kristi joined CWCU in August 2016. She comes to us with 16 years of credit union experience in various departments. Kristi will be doing marketing and business development, as well as assisting lending and member services. Kristi will be a great asset to the credit union and we welcome her to the team!



Merry Moola



Holiday Skip a Loan Payment Offer

Enjoy the Holidays and take advantage of our Holiday Skip a Loan Payment offer during the months of November & December 2016. You may choose ONE MONTH to skip a loan payment. This offer applies to each loan you have with CWCU including payroll deduction and auto transfer loans. This offer excludes VISA, Mortgage, and Home Equity Loans. The processing fee is \$49 per loan. Applications will be available online at cwcuc.com & at both of our office locations. Offer ends 12/31/16. Certain restrictions apply.

Holiday Loans

starting at

5.55% APR*

12 month term

up to

\$2,000

*APR=Annual Percentage Rate. Payments on a loan with a 12 month term at 5.55% APR would be \$85.86 per \$1,000 borrowed. Minimum loan amount \$1,000, maximum loan amount \$2,000. Offer valid from November 1, 2016 - December 24th, 2016. Certain restrictions apply.

MOBILE APP CORNER



MOBILE APP DOWNLOAD INSTRUCTIONS

- Must enroll in online banking at cwcuc.com
- Open App Store on smartphone
- Search for CWCU Mobile
- Login with your logon ID and security code (Same credentials as online banking)

CWCU Mobile has launched!

For lost or stolen cards

must be registered for online banking prior to downloading app

Mobile Deposit Capture

Snap. Send. Done.

Deposit checks right from your smartphone using our brand new mobile banking app!

Simply endorse your check with your signature followed by:
FOR MOBILE DEPOSIT ONLY

Visit our mobile deposit capture webpage at cwcuc.com for more details.



AskAuto® App

AskAuto and Commonwealth Credit Union have partnered up to give our members the tools and resources needed to make buying a vehicle easier. With this app you can scan a car's VIN to get info including average retail costs & EPA mileage estimates. You can even apply for an auto loan right from your smartphone!



Scan to download the app

Simply choose **Commonwealth Credit Union** as your financial institution after you download the app and you are ready to shop with confidence!

Research. Shop. Apply. All from your smartphone.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
By members' choice, this institution is not federally insured.



CELEBRATING 65 YEARS OF SERVICE

Our quarterly drawing will be a Samsung Galaxy Tab E Lite 7-inch Tablet!

December 1st - December 30th



Upcoming Events

Anniversary Giveaways

Halloween Basket 10/3-10/24

Holiday Baking Basket 11/1-11/30

Winter Wonderland Basket 12/1-12/19

HOLIDAY CLOSINGS

COLUMBUS DAY

MONDAY, OCTOBER 10, 2016

VETERANS' DAY

FRIDAY, NOVEMBER 11, 2016

THANKSGIVING DAY

THURSDAY, NOVEMBER 24, 2016

CHRISTMAS DAY (OBSERVANCE)

MONDAY, DECEMBER 26, 2016

NEW YEARS DAY (OBSERVANCE)

MONDAY, JANUARY 2, 2017

LOCATIONS

**563 WM. LATHAM DR.
BOURBONNAIS, IL 60914
(815) 937-7447**

**111 W. CHERRY ST.
WATSEKA, IL 60970
(815) 432-2525**

MAILING ADDRESS

**P.O. BOX 380
BOURBONNAIS, IL 60914**

IMPORTANT NUMBERS

**VISA DEBIT: 800-472-3272
VISA CREDIT: 866-604-0381
ATM CARD: 815-937-7447
TELCU: 815-937-7451**



❤ lovemycreditunion.org

talk about savings.

say hello to the Sprint Credit Union Member Discount.

save **10%** or save **15%**

on select regularly priced personal service plans*
Use Corporate ID: NACUC_ZZM

on select regularly priced business accounts*
Use Corporate ID: NACUC_ZDS_ZZM

- Waived activation fee on new lines (Up to \$36 in savings)
- Waived upgrade fee (Up to \$36 in savings)

Call 877.SAVE.4.CU and tell them you're a credit union member and ask to be attached to either Corporate ID to start saving today!



Use your QR code reader to scan here and get the free Invest in America app to validate your credit union membership.

For business accounts, visit a Sprint store. To find a location near you, go to www.sprintstorelocator.com.

Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount does not apply to secondary lines. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel. For complete update on the rules of the Sprint Credit Union Member Discount Program, please visit www.lovemycreditunion.org/Sprint.

