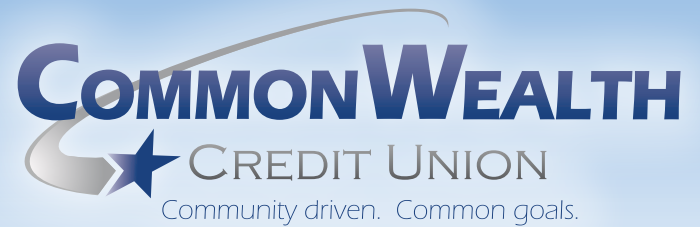


Spring 2017

CWCU

Connections



New Online Bill Pay is Here!

Make the leap into
Online Bill Pay



It's a better way to pay all your bills.

CommonWealth Credit Union's New Online Bill Pay is the easier, faster, and safer way to pay all your bills. Hop into the convenience of paying all your bills from one secure website and gain greater control over both your time and finances.

With CommonWealth Credit Union's Online Bill Pay, you get:

- ~Control - Unlike auto-debit, you can change, edit, or stop pending payments
- ~Convenience - Pay anyone who you normally pay by check
- ~Organization - Manage all your payments from one convenient location

Login to Online Banking at www.cwcu.com and jump in today.

~Cash back up to \$32 monthly with
a Starphire Rewards Checking*

~High Yield Savings Rate at 0.75% APY*

~Auto Loan Rates as low as 1.72% APR**



*APY=Annual Percentage Yield. In order to qualify, you must post and clear at least 10 debit card transactions, have eStatements, and have direct deposit or 1 ACH withdrawal per month. When qualifications are met for Starphire Checking, you will receive 2.0% cash back on debit card purchases up to \$350 for transactions posted and settled during the qualifying month. For ATM refunds, a maximum of \$25 refund per qualifying month and \$5 maximum per transaction. To earn rewards on Starphire Rewards Savings, you must have an active Starphire Rewards Checking 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. For full disclosures, visit our website at cwcu.com.

**APR=Annual Percentage Rate. Rates based on maximum rate reduction with Loyalty Pricing. Earn up to a maximum of 1% rate reduction with Loyalty Pricing. Ask a loan officer for more details on how to receive Loyalty Pricing.

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

The Smell of Spring Savings!

CD Specials

18 Month CD 0.75% APY*

24 Month CD 0.95% APY*

36 Month CD 1.15% APY*

*APY=Annual Percentage Yield. Rates effective 3/16/2017. Rates subject to change. Offer may be withdrawn at any time. New money only. Does not apply to funds already on deposit with CWCU. Minimum deposit \$10,000 required on all terms. A penalty will be imposed for early withdrawal. Offer available to personal accounts only. Certain restrictions apply.



~ Home Improvements
~ Vacation
~ Consolidate Debt

Get your ducks
in a row with
our personal
loan special!

7.50%
APR*
up to \$7500 for 60 months

*APR=Annual Percentage Rate. Loans subject to credit approval. Term & amount financed based on credit score. Loans currently financed with CWCU cannot be refinanced with this offer. Payments on a loan with a 60 month term at 7.50% APR would be \$20.04 per \$1,000 borrowed. Certain restrictions apply.

Coming in May!

EMV Chip Debit Cards



Watch for your new
debit card to come
in the mail when
your current debit
card expires!

Protect your Visa Credit Card from the palm
of your hand!

Coming in April 2017

Securlock Equip Mobile App



Turn your Visa card on and off when you
need it!

Set spending limits

Receive Instant Alerts



Scan to download the app

MOBILE APP CORNER

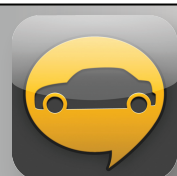


MOBILE APP DOWNLOAD INSTRUCTIONS

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

*must be registered for online
banking prior to downloading app*

CWCUC Mobile has launched!



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.



Meet our new employee!

Rachel Ozee,

MSR/Indirect Loan Processor

Rachel joined CWCUC in January 2017 as a Member Service Representative and an indirect loan processor. She might look familiar as she previously worked here in 2010. We welcome Rachel back to the CWCUC team!

HOLIDAY CLOSINGS

MEMORIAL DAY
MONDAY, MAY 29, 2017

INDEPENDENCE DAY
TUESDAY, JULY 4, 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

For lost or stolen cards

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 **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.

