

Winter 2017

CWCU

Connections

COMMONWEALTH

CREDIT UNION
Community driven. Common goals.

*Happy New Year from the Board of Directors and staff at
CommonWealth Credit Union*

Starphire

Rewards
Savings-Checking-Loans

~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

Resolve to be debt free

Transfer your credit card balances to CWCU!

0%
APR*
for 6 months

5.55%
APR*
for remainder of the transfer balance

Must have active checking account to qualify.

Example

High Rate Bank Card
\$5,000 balance
2% minimum payment
12.5% variable rate
Total interest = \$2,098.48

CWCU Credit Card
\$5,000 balance
3% minimum payment
5.55% fixed rate
Total interest = \$442.68

Save over \$1,600!!!

*APR=Annual Percentage Rate. All qualified balance transfers made between 1/20/2017- 4/20/2017 will receive 0% APR for 6 months. Any balances remaining after 0% promotional period ends will refer to a fixed rate of 5.55% APR for the life of the remaining balance transfer amount. Current CWCU cardholders may qualify for limit increases and/or balance transfers. Must have active checking account with CWCU. Active checking requires a direct deposit. New checking accounts eligible upon 1st direct deposit. Minimum balance transfer amount is \$5,000. Maximum balance transfer amount is \$20,000. Purchases made on the card will be at the regular rate that can be as low as 9.9% APR. Offer ends 4/20/2017. Certain restrictions apply.

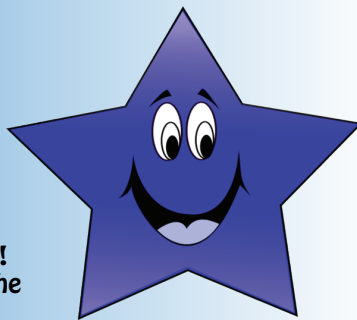
Just for kids!

We've got something special just for kids 12 and under!

Our new Star Saver account is perfect for saving money from the tooth fairy, weekly allowance, or birthday cash!

Become a Commonwealth Credit Union Star Saver today! Our Star Saver account teaches young members about the value of money and helps children develop healthy savings habits!

Get started with as little as \$5!



Warm up with our CD rates!

12 Month CD 0.45% APY*
24 Month CD 0.75% APY*
36 Month CD 1.05% APY*

*APY=Annual Percentage Yield. Rate effective 12/5/2016. Rates subject to change. Offer may be withdrawn at any time. New money only. Does not apply to funds already on deposit. Minimum deposit of \$1,000 required on all terms. A penalty will be imposed for early withdrawal. Offer available to new accounts only. Certain restrictions apply.



Visa Purchase Alerts

Keep tabs on where your money is going and help prevent fraud with Visa Purchase Alerts!

Create notifications that are right for you!

- ~Purchase amount thresholds
- ~International Purchases
- ~Purchases made on the internet or over the phone

Visit cwcu.com for more information

MOBILE APP CORNER



MOBILE APP DOWNLOAD INSTRUCTIONS

- Must enroll in online banking at cwcu.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.



Annual Membership Meeting

When: Friday, February 24, 2016

Time: 5:00PM

Where: CWCUC Main Office
563 Wm. Latham Drive, Bourbonnais

Mortgage Interest Statements
will be sent out on
January 31, 2017

Make Your 2016 IRA Contribution

IRA Contributions for tax year 2016
must be made by April 17, 2017

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
MONDAY, JANUARY 16, 2017

PRESIDENTS' DAY
MONDAY, FEBRUARY 20, 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 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.

