



Kankakee County Federal  
EMPLOYEES FEDERAL CREDIT UNION



## IMPORTANT INFORMATION FOR MEMBERS OF KANKAKEE COUNTY FEDERAL EMPLOYEES FEDERAL CU

On September 30th the merger of our credit union into CommonWealth CU will be final and your accounts will be transferred over and available on Monday, October 1st, 2018.

The Board of Directors and Staff would like to thank you for all the support you have given us throughout the years and for your participation in the member vote. The credit union was chartered in 1938 and has provided great service to over 3,000 members in its 80 year history!

### **Answers to frequently asked questions we have received from members are listed below:**

- Your account number will remain the same.
- Your direct deposit will not change.
- The routing number will remain the same about a year to ensure a smooth transition.
- Your debit cards will continue to work. (Details listed in another section of this letter)
- You can use your remaining checks and the routing number will automatically change upon reorder.
- You will have to re-enroll in Home Banking. Our core processing systems are not the same.
- If you have an outstanding loan, the rate and term will remain the same until it's paid in full.
- The office at the post office will not remain open since our CU is merging.

### **Benefits of Merger:**

CommonWealth Credit Union has been in business since 1951 and offers a full range of products and services. Over the years, they have expanded their field of membership to include anyone who lives or works in Kankakee, Iroquois, Ford, Will, Grundy, Livingston, and Kendall Counties. They have locations in Bourbonnais and Watseka, both with drive up service and drive up ATM's. They also have an ATM located in the lobby of KCC.

They offer additional hours of operations, including Saturdays, Telephone banking (TELCU), online account access (Online banking) with bill pay and electronic services including mobile apps and the ability to deposit checks from your devices. (Cell phone, iPad). They offer in-house Visa credit cards with rewards, Visa gift cards, Visa pre-paid/reloadable cards, money orders, and a full line of lending products to fit your needs. Check out all the services offered at CWCU.com

### **Debit Cards:**

Although your debit card has Kankakee County Federal Employees FCU name on it, you will not have a problem using the card. Transactions will process the same until the card is reissued under CWCU's program.

**Debit cards issued by KCFEFCU expiring 10/2018 will be reissued by CWCU in early October.** When you receive your new CWCU Visa debit card it will have instructions on how to activate it and choose a custom PIN#. All other cards will be reissued to members by the end of the year. You will receive detailed information from CWCU or a call from Jen or Jan prior to your card being reissued.

### **Loan Payment Coupon Books:**

CWCU issues coupon books that are sent directly from our processor. You will be receiving them in early October unless you are set up on auto-pay. If you have questions upon receiving them, please call Jen, Jan or the loan department at (815) 937-7447. If your payment is due before you receive the coupon book, we can look it up for you in the system.

**Home Banking/Check free Bill Pay:**

You will need to enroll in CWCU’s program. You can do this on our website at cwcu.com. Select “Enroll Now” located in the Online Banking Login section. You will need your account number and a four digit pin (last 4 digits of the primary members SSN). If you need further assistance, stop in one of our offices or call Member Service, Jan, or Jen at 815-937-7447.

**Mailings you will receive from “Tru-Stage” insurance:**

Both KCFEFCU and CWCU offer this program through CUNA Mutual. The materials are pre-printed ahead of time so you may receive mailings through the end of the year under the merging CU’s name. If you choose to purchase or make changes to current coverage, it will be directed to CWCU’s program and the premiums will be deducted automatically from your account.

**Office Locations/Hours:**

**Main Office**

**563 William Latham Drive  
Bourbonnais, IL 60914  
(815) 937-7447**

**Watseka Branch**

**111 W. Cherry Street  
Watseka, IL 60970  
(815) 432-2525**

**Lobby Hours:**

Monday through Friday 9:00am - 5:00pm  
Saturday 9:00am - NOON

**Drive Up Hours:**

Monday through Friday 8:00am - 5:30pm  
Saturday 8:00am - NOON

**Lobby Hours & Drive Up Hours:**

Monday 9:00am - 5:00pm  
Tuesday 9:00am - 5:00pm  
Wednesday CLOSED  
Thursday 9:00am - 5:00pm  
Friday 9:00am - 5:30pm  
Saturday 9:00am - NOON

**Mailing Address**

**P.O. Box 380, Bourbonnais, IL 60914**

24 hr. drive up ATM at each location.

Night Drop located in the 1st drive up lane at each location.

Additional ATM located at KCC, 100 College Dr, Kankakee, IL 60901 (Inside Reception Area)