

Spring 2016

CWCU

Connections



Home Equity Loan Special

Get started on those springtime projects!

3.99% interest rate with **4.39%** APR*
Fixed Rate Loan up to 60 months

Home Improvements. Debt Consolidation. Landscaping Projects.



2 months only!
Offer ends 5-31-16

*APR = Annual Percentage Rate. Loans currently financed with CWCU cannot be refinanced with this offer. Payments on a loan with a 60 month term at 4.39% APR would be \$18.42 per \$1000 borrowed. Minimum loan amount is \$10,000. Closing costs apply. 80% max Loan-to-Value. Certain restrictions apply.

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

Spring into our CD Specials

12 Month CD .45% APY*
24 Month CD .75% APY*
36 Month CD 1.05% APY*

*APY=Annual Percentage Yield. Rates effective 12-8-15. 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 Offer may be withdrawn at any time.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 personal accounts only. Certain restrictions apply.

CWCU is celebrating 65 years of service. To thank our members, we are giving away 65 prizes throughout the year!



Upcoming Events

Basket Giveaways

Cubs/Sox Baskets 4/1-4/15
Game Night Basket 5/2-5/16
BBQ Basket 6/1-6/15

Popcorn Days

4/15
5/20
6/17

Facebook Trivia Days

4/7
5/5
6/2

**Enter our quarterly drawing in
June for a chance to win a
FitBit Charge!
June 1 - 30**

Information on upcoming events: To enter into our basket drawings, stop by our lobby! We would also love for you to visit us on Popcorn Days! Each month we will have a trivia question on Facebook for a chance to win a prize!

Visit us to view our photo collage in our lobby.
Photos range from 1970s to today!



Meet our new employee!

Lindsey Evans, Teller

Lindsey joined CWCU in February 2016 as a Teller. She has previously worked at Crescent Bank. Lindsey has also worked locally at Court Street Ford. We look forward to the experience and knowledge that Lindsey brings and welcome her to the CWCU team!

Mobile Deposit Capture

Depost 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



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!



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

Scan to download the app

Research. Shop. Apply. All from your smartphone.

New and Improved Auto Loan Calculator

Now you can quote payments with:
Warranty costs, GAP Plus cost, and Credit Life & Disability costs

Visit www.cwcuc.com and look under our "Auto Center" tab for information.

Refinancing your home loan or buying a new home?

We offer FHA, VA, & 1st time homebuyer loans!

Whether you are looking to buy your first home or looking to refinance your current mortgage at a better rate, we are here to help!

Call Rick Del Grosso at (815) 937-7447 today!



Check out our Facebook and Twitter pages for all the latest specials, events, and giveaways!



Your deposits are insured up to \$250,000 per account.



Mobile Banking



Banking on the go 24/7

1. Download TouchBanking from the app store
2. Enter App Code "commonwealth"
3. Go Mobile!

must be registered for online banking prior to downloading app

CWCU Mobile was temporarily delayed during 1st quarter. Check our website for updates on our new launch date in the upcoming second quarter!



HOLIDAY CLOSINGS

MEMORIAL DAY
MONDAY, MAY 30, 2016

INDEPENDENCE DAY
MONDAY, JULY 4, 2016

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%
<small>on select regularly priced personal service plans* Use Corporate ID: NACUC_ZZM</small>		<small>on select regularly priced business accounts* Use Corporate ID: NACUC_ZDS_ZZM</small>

Plus • 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.



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