

Winter 2016



Happy New Year from the Board of Directors and staff of CommonWealth Credit Union. We look forward to serving all your financial needs in 2016.

Holiday debt have you feeling a little blue?
Transfer your credit card balances to CWCUC!

Visa Credit Card
Balance Transfer Rates
as low as
3.99%
APR*
for 18 months.

*APR=Annual Percentage Rate. All qualified balance transfers made between 1/16/16 - 3/25/16 will receive 3.99% APR for 18 months. Any balances remaining after promotional period ends will refer to fixed rates as low as 9.9% APR. Current CWCUC cardholders may qualify for limit increases and/or balance transfers. Offer ends 3/25/16. Certain restrictions apply.

Call 815-937-7447 or visit us online at cwcuc.com

Introducing...
CWCUC Mobile

Our brand new mobile app is easier to find and easier to use than ever before! Simply search for CommonWealth Credit Union in your App Store. With CWCUC Mobile, you can check account balances, transfer funds, pay bills, and even deposit checks!

Check for updates on our websites on when our new app will be available.

You must have online banking in order to download our mobile app. Data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc.

Coming
First Quarter
2016!



Did you know
CWCUC sells
auto warranties
and GAP Plus?



Call or visit us to learn more!

Warm up with these
HOT CD Rates

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 Offer may be withdrawn at any time.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.

Meet our new employees!



Ashley Sonnenberg, Marketing Coordinator

Ashley joined CWCU in November 2015 as the Marketing Coordinator. She is a recent graduate of Olivet Nazarene University. Ashley has previously worked in the Admissions Center at Olivet. We believe Ashley will be a great asset and we welcome her to the CWCU team!



Kerri Swanberg, Member Service Rep/Receptionist

Kerri joined CWCU in September 2015 as a Member Service Rep/Receptionist. She has 11 years of customer service/retail experience - all locally, and lives in the area with her family. We welcome Kerri to the CWCU team. The next time you call or visit the credit union, make sure you say "hi" to Kerri!

Annual Membership Meeting

When: Friday, March 18, 2016
Time: 5:00PM

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

Mortgage Interest Statements
will be sent out on
January 31, 2016

Buying a home?
We can help you!

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

Call Rick at
(815) 937-7447 today!

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
MONDAY, JANUARY 18, 2016

PRESIDENTS' DAY
MONDAY, FEBRUARY 15, 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

For lost or stolen cards

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

Buying a car? Download AskAuto!



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!

Research. Shop. Apply.
All from your smartphone.

Search for AskAuto in your app store or scan QR code to download the 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 cwcu.com for more details.



MAKE YOUR 2015 IRA CONTRIBUTION

IRA contribution for tax year 2015 must be made by April 15, 2016

Making regular contributions to your IRA can be one of the best ways to build your retirement assets. Take advantage of the tremendous growth potential of tax-deferred investing by contributing the \$5,500 maximum to your IRA (\$6,500 if you were 50 or older in 2015) before it is too late.

Did you know
CWCU now offers
Small Business
Loans?

We offer Business Mortgages, Lines of Credit,
Business Auto Loans, Rental Properties, as well
as Business Checking and Savings products!

Call 815-937-7447 ask for Todd or Rick



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



American Share Insurance

By members' choice, this institution is not federally insured.

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

