

CREDIT UNION

Community driven. Common goals.

Connections

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 CWCU!

Visa Credit Card Balance Transfer Rates

3.99% APR*

*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 CWCU 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 cwcu.com

Introducing...

CWCU 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 CWCU 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!





CWCU

Did you know CWCU 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 Offer may be withdrawn at any time.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

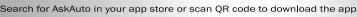
Kerri joined CWCU in September 2015 as a Member Service Rep/Receptionist. She has 11 years of customer service/retail experience - all locally, and lives in the area with her family. We welcome Kerri to the CWCU team. The next time you call or visit the credit union, make sure you say "hi" to Kerri!

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.





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.







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



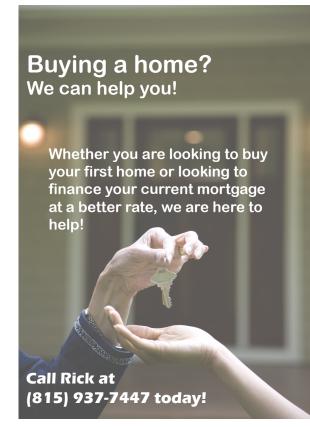
Your deposits are insured up to \$250,000 per account.



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



HOLIDAY CLOSINGS

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

PRESIDENTS' DAYMONDAY, 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

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