



# THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

[cwcu.com](http://cwcu.com)

WINTER 2024

## Personal Loan Rates

as low as

# 7.99 % APR\*

APR\* = Annual Percentage Rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 60 mo. term of 7.99% APR would be \$20.28 per \$1,000 borrowed. Minimum loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Offer ends March 31, 2024.



## Winter won't last forever... Neither will these rates!

**12-month CD 4.65 % APY\***

**15-month CD 5.02 % APY\***

APY\* = Annual Percentage Yield. Rates effective 12/1/2023. Rates subject to change and offer may be withdrawn at any time. Does not apply to funds already on deposit with CWCU. Minimum deposit of \$1,000 is required. Penalty for early withdrawal. See CWCU for details. Other restrictions may apply.



## Searching for a vehicle?

Find your next ride on our website with our new & used vehicle search tool



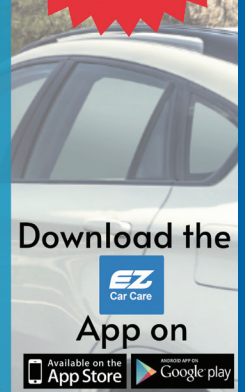
SCAN THE QR CODE TO VIEW OUR WEBSITE FOR MORE INFO



Finance your next vehicle with us and you'll receive a free, lifetime **myECCAR-CARE** membership and *unlock...*

- ✓ Auto Values From JD Power/NADA
- ✓ Safety Ratings
- ✓ Quote Monthly Payments with Gap & Warranty Estimates
- ✓ Vehicle Maintenance Discounts
- ✓ Vehicle Maintenance Reminders
- ✓ Entertainment Discounts such as Cinemark Movies 10 Tickets
- ✓ Travel Discounts
- ✓ 3-Month SiriusXM Trial Subscription
- ✓ and MORE!

**PREFERRED DEALERS LISTED FIRST**



## HOLIDAY CLOSINGS

**MARTIN LUTHER KING DAY**

Monday, January 15, 2024

**PRESIDENT'S DAY**

Monday, February 19, 2024

### LOCATION

563 Wm. Latham Drive  
Bourbonnais, IL 60914  
815-937-7447

### MAILING ADDRESS

P.O. Box 380  
Bourbonnais, IL 60914

### IMPORTANT NUMBERS

#### VISA DEBIT

800-472-3272

#### VISA CREDIT

866-604-0381 Lost/Stolen  
866-552-8855 Cust. Service

#### ATM CARD

815-937-7447

#### TELCU

1-800-303-9645



## 2024 Annual Membership Meeting

### CWCU MAIN OFFICE

Friday, February 23rd @ 5:00 PM

563 William Latham Drive, Bourbonnais - 60914



## SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS  
or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)

## Make Your 2023 IRA CONTRIBUTION

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 \$6,500 maximum (\$7,500 if you were 50 or older in 2023) to your IRA before it's too late!

IRA contribution for tax year 2023 must be made by April 15, 2024

Contact Member Services @ 815-937-7447 Option 1 for more information



## MORTGAGE LOAN INTEREST STATEMENTS



(FORM 1098)

WILL BE SENT OUT  
January 31, 2024

Love My Credit Union rewards

**MORE DEALS  
MORE REWARDS  
MORE TO Love**

SCAN THE QR CODE TO VIEW REWARDS  
[Rewards.LovemyCreditUnion.org](https://rewards.lovemycreditunion.org)



## ONLINE BANKING UPGRADE

CommonWealth Credit Union will be launching a new and enhanced version of our Online Banking service on **TUESDAY, FEBRUARY 13, 2024**. The new service will offer many new benefits and features including a streamlined interface, more time saving features and powerful tools for managing your accounts.

The first time you login to CWCU's Online Banking on or after **FEBRUARY 13, 2024**, you will be asked to accept the terms and conditions. The current link to the Online Banking will be updated the morning of **FEBRUARY 13, 2024**.

- Please note the new credential requirements for the Login ID will be a minimum of (6) characters.
- Bill pay will continue to work as it currently does. All information will be carried over into the new CommonWealth Credit Union Online banking automatically.

As always, we appreciate your business and will always strive to provide you with a great online banking experience.

## MOBILE APP CORNER



### Manage your finances from anywhere!

Must enroll in online banking at [cwcu.com](https://cwcu.com)  
Open App Store on smartphone  
Search for CWCU Mobile  
Login with your logon ID and security code (Same credentials as online banking)



### Online Bill Pay with CheckFree RXP

- Control
- Convenience
- Organization



### Elan Credit Card

- Control Use
- Receive Alerts
- Make & edit payments

## Special Rate Pre-Approved Program

UP TO **1.75%** IN RATE DISCOUNTS

- ✓ .50% discount for qualified pre-approval (qualified pre-approval = completed application online, in person, or over the phone, satisfactory proof of income, and credit check).
- ✓ .50% discount for autopay from an active CWCU account. (Active account=checking or savings with direct deposit for 50% of pay, or 6 transactions per month through debits, checks and/or ACH) OR .25% discount for autopay from a non-active CWCU account or non-CWCU account.
- ✓ .25% discount for CWCU warranty purchase.
- ✓ .25% discount for CWCU GAP insurance purchase.
- ✓ .25% discount for 10% down payment. Down payment is calculated using total purchase price. (i.e., sales price, sales tax, title fees, license fees and dealer market adjustments, if any).



\*Rate subject to change. Not all applicants will qualify for all discounts. Not all applicants will qualify for program. Subject to credit scores, loan-to-value & CWCU underwriting qualifications. Loans up to 84 months. Term based on year and mileage of vehicle & loan amount. Minimum loan amount of \$18,000. Offer ends March 31, 2024.



NMLS#  
799719

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

**AMERICAN SHARE INSURANCE**

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