

connections

Fall 2017

COMMONWEALTH
CREDIT UNION

Community Driven. Common goals.

DON'T FRET OVER YOUR
HOLIDAY BUDGET!

skip
a payment!

*Skip your November or December
loan payments and spread some
Holiday Cheer with your money saved!*



This applies to each loan you have with Commonwealth Credit Union, including payroll deduction, and automatic transfers. Excludes Visa, Mortgage, and Home Equity Loans. Loan must be open for 6 months before skipping payment. An application has been provided in September statements and is also available online at cwcu.com. Processing fee is \$49 per loan. Talk to a loan officer or see our website for more details.

2017 Year-end Special
on purchases or refinances.

2.90%
APR*

up to 72 months on all 2014-2018 vehicles.

Call a loan officer or apply online at cwcu.com today!

*APR=Annual Percentage Rate. Loans subject to credit approval. Current CWCU auto loans are not eligible. Vehicles with over 75K miles are not eligible for promotional rate. Rewards pricing not valid with this promotional rate. Payments on a loan with a 72 month term at 2.90% would be \$15.15 per \$1000 borrowed. Certain restrictions apply. Offer is valid from November 1 to December 31, 2017.

The Holidays Just Got Happier

Borrow up to
\$3000 for 30
months
at **6.25% APR***

*Limited
time
offer!*

Call a loan officer or apply online at cwcu.com today!

*APR=Annual Percentage Rate. Loans subject to credit approval. Current CWCU personal loans are not eligible. Payments on a loan with a 30 month term at 6.25% APR would be \$36.09 per \$1000 borrowed. Certain restrictions apply. Offer is valid from November 1 to December 31, 2017.

You *will be* REWARDED.

Starphire Rewards

Savings • Checking • Loans

★ **Earn Cash Back*** up to **\$32 monthly** with *Starphire Rewards Checking*

★ **High Yield Savings Rate** at **0.75% APY****

* In order to qualify, you must post and clear at least 10 debit card transactions, have eStatements, and have direct deposit or 1 ACH withdrawal per month. When qualifications are met for Starphire Checking, you will receive 2.0% cash back on debit card purchases up to \$350 for transactions posted and settled during the qualifying month. For ATM refunds, a maximum of \$25 refund per qualifying month and \$5 maximum per transaction. **APY=Annual Percentage Yield. To earn rewards on Starphire Rewards Savings, you must have an active Starphire Rewards Checking and meet the monthly qualifications of Starphire Rewards Checking. If you do not meet the monthly qualifications, you will earn the current rate of interest being paid on regular share savings on all balances. For full disclosures, visit our website at cwcuc.com.

Paying bills *doesn't have to be* messy

with our new *CheckFree RXP*

ONLINE BILL PAY

Control Unlike auto-debit, you can change, edit, or stop pending payments

Convenience Pay bills faster electronically. No checks or mail time

Organization Manage all your payments from one convenient location

Login to Online Banking at cwcuc.com today.



Congratulations Cheryl!

Cheryl Setterbo celebrated her **15 year anniversary** August 29th. She began her career with CWCUC as a teller in 2002 and was promoted to consumer loan auditor in September 2008

IMPORTANT INFORMATION REGARDING TELCU/AUDIO RESPONSE CHANGE

Effective Monday, October 16th the new phone number for TELCU/Audio Response will be

1-800-303-9645

Callers will no longer need to enter the Credit Union ID number when calling. All the other features will remain the same.

Reminder, TELCU users will be allowed 10 free calls per month. After that, a fee of \$1.00 per call will be charged. You can utilize all the same features for no charge using our Online Banking and Mobile Banking App. Call member service at 815-937-7447, option 1 or visit cwcuc.com to enroll or for more information.

CD Rates to be Thankful for

18 Month CD	0.85% APY*
24 Month CD	1.00% APY*
36 Month CD	1.26% APY*

*APY=Annual Percentage Yield. Rates effective 9/22/2017. Rates subject to change. Offer may be withdrawn at any time. New money only. Does not apply to funds already on deposit with CWCUC. Minimum deposit \$5,000 required on all terms. A penalty will be imposed for early withdrawal. Offer available to personal accounts only. Certain restrictions apply.

Mobile App Corner



Manage your finances from anywhere!

Must enroll in online banking at cwcuc.com
Open App Store on smartphone
Search for CWCUC Mobile
Login with your login ID and security code (Same credentials as online banking)



SecurLOCK Equip

The power to protect your Visa credit Card!

- Control Use
- Receive Alerts
- Turn card on & off as needed



AskAuto App

Tools and resources to buying a car easier!

Scan a car's VIN and get average retail costs & EPA mileage estimates. you can even apply for an auto loan! (Choose Commonwealth Credit Union after downloading)



LOVE MY CREDIT UNION REWARDS

Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Start saving today at LoveMyCreditUnion.org

HOLIDAY CLOSINGS

Columbus Day

Monday, October 9, 2017

Veterans Day

Saturday, November 11, 2017

Thanksgiving

Thursday, November 23, 2017

Christmas Day

Monday, December 25, 2017

New Year's Day

Monday, January 1, 2018

IMPORTANT NUMBERS

(for lost or stolen cards)

Visa Debit: 800-472-3272

Visa Credit: 866-604-0381

ATM Card: 815-937-7447

TELCU: 800-303-9645

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

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
By members' choice, this institution is not federally insured.

