



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

cwcu.com

FALL 2022



HoliYAY!

Skip-a-Pay puts the
happy in your holiday!

SKIP YOUR NOVEMBER OR DECEMBER PAYMENT

*Restrictions Apply-Skip your November or December loan payment. \$49 fee per loan. See CWCU for further details & a copy of a Skip-A-Pay form or stop by one of our locations. Valid on consumer loans only. No mortgages, home equity, credit card or business loans. Loan must be open 6 months minimum to qualify.



14 Month CD
Special

EARN

1.75%
APY*

GROW your Money

24 Month CD
Special

EARN

2.25%
APY*

APY=Annual Percentage Yield. Rate effective 9/27/2022. Rates subject to change. Offer may be withdrawn at any time. Does not apply to funds already on deposit with CWCU. Minimum deposit of \$1,000 is required. A penalty will be imposed for early withdrawal. Other restrictions may apply.



Picture the possibilities...

Personal Loan Rates

as low as

8.49%_{APR*}

*APR=Annual Percentage Rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 60 mos. term at 8.49% APR would be \$20.52 per \$1,000 borrowed. Min. loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Offer ends December 31, 2022.

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 10, 2022

VETERAN'S DAY

Friday, November 11, 2022

THANKSGIVING DAY

Thursday, November 24, 2022

CHRISTMAS DAY (observed)

Monday, December 26, 2022

NEW YEAR'S DAY (observed)

Monday, January 2, 2023

LOCATIONS

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

111 W. Cherry Street
Watseka, Illinois 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 Lost/Stolen
866-552-8855 Cust. Service

ATM CARD

815-937-7447

TELCU

1-800-303-9645

**SCAM
ALERT!**

Scams Target Older Americans

The number of elderly victims impacted by fraud has risen at an alarming rate. Many of these member-targeted scams involve fraudulent wire transfers, specifically targeting elderly members. Several reasons are attributed to why elder financial abuse or exploitation continues:

- Increased social media use by older Americans. Only communicate with people you know.
- Telephone scammers are targeting landlines, cell phones and have the ability to mask caller ID.

Elder financial abuse is a growing issue for credit unions and while there is legislation to protect the elderly, CWCU employees are often in the position to detect and protect our elderly members from financial exploitation. New federal and state laws prompt FIs to take an active role in trying to address fraud and scams that target older members. CWCU is sharing these important mitigation tips with you our members:

- Never give control of your computer to anyone who contacts you. If you receive a call about a computer problem, hang up. If you suspect something is wrong with your computer or believe the scammer obtained access to it, bring it to a reputable company for a malware check.
- Don't trust phone numbers provided in an email, voicemail, caller ID, or popup ad. If you want to call the company, use the customer service number on their official website.
- If you are asked, do not wire money or purchase gift cards from a recent deposit or over payment and discuss the situation with our member service department, a trusted friend, or family member. Be truthful about the situation since many scammers direct you to lie about why you're sending money.

We, as a credit union, take this matter very seriously and want to protect our members in any possible way that we can.



MOBILE APP CORNER



Manage your finances from anywhere!

Must enroll in online banking at cwcuc.com
Open App Store on smartphone
Search for CWCU Mobile
Login with your login 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

Please join us for a
RETIREMENT Party
Friday, December 2nd
11:00am-2:00pm
in honor of **DEB GUNN**

Cwcu will host a retirement celebration/open house on the day Deb is officially retiring. This will give our members/staff the opportunity to celebrate Deb. Thank you for 16 years of dedication & service to CWCU & our members. You will be greatly missed! Best wishes Deb!

Love My Credit Union rewards

**MORE DEALS
MORE REWARDS
MORE TO Love**

SCAN THE QR CODE TO VIEW REWARDS
Rewards.LoveMyCreditUnion.org

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS#
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