

COMMONWEALTH ^{75 YEARS} CREDIT UNION

Serving the community since 1951

THE MEMBER'S CONNECTION

cwcu.com

Fall 2026

Ho Ho
HOLD ONTO
*Your **Cash!***

Holiday
Skip-A-Pay

Choose to **skip** your
November or December
loan payment



Restrictions apply- Skip your November or December loan payment. \$59 fee per loan. See CWCUCOM for further details & a copy of a Skip-A-Pay form. Valid on consumer loans only. No mortgages, home equity or business loans. Loans must be current on payments and be open a minimum of 6 months to qualify.

**DON'T LET YOUR CAR
LOAN HAUNT YOU!**

AUTO LOANS AS LOW AS

4.99% APR* UP TO **72** MONTHS

5.99% APR* UP TO **84** MONTHS

**PURCHASES & REFINANCES
NEW & USED**

VALID 10/01/2026-12/31/2026

APR* = annual percentage rate. Loans subject to credit approval. Current CWCUCOM loans are not eligible. Payments on a loan with a 72 month term at 4.99% APR is \$18.87 per \$1,000 borrowed. Payments on a loan with a 84 month term at 5.99% APR is \$14.61 per \$1,000 borrowed. Minimum loan amount of \$20,000. Vehicle must be 2022 or newer. No vehicles with over 60,000 miles. Other restrictions may apply. Rates subject to change. Offer ends 12-31-2026.

**SANTA HAS
ELVES.**

**YOU HAVE
US!**

PERSONAL LOANS

FOR YOUR HOLIDAY NEEDS!

RATES AS LOW AS

7.50%
UP TO **60** MONTHS



APR* = annual percentage rate. Loans subject to credit approval. Current CWCUCOM loans are not eligible. Payments on a loan with a 60 month term at 7.50% APR is \$20.04 per \$1,000 borrowed. Minimum loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Expires 12-31-2026.

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 12

VETERANS DAY

Wednesday, November 11

THANKSGIVING DAY

Thursday, November 26

CHRISTMAS DAY

Friday, December 25

NEW YEARS DAY

Friday, January 1

LOCATION

563 William 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

TELCU

1-800-303-9645

FOLLOW US ON FACEBOOK!

facebook.com/commonwealthcu

SCAN QR CODE WITH
YOUR SMART PHONE



ALL NEW! LOAN CALCULATORS

Estimate payments,
compare options, and
explore what's possible
before you apply.

AUTO LOANS:

Choose a loan amount or choose a payment. See estimated rates, warranty & GAP costs, see available vehicles from CWCU's auto search engine and apply online all within the CWCU website!



PERSONAL LOANS:

Start with the amount you need, then adjust the loan amount to see how your payment changes. Find a payment and term that works for your budget then take the next step and apply.

MORTGAGE LOANS:

Choose a purchase price or start with the monthly payment you want to fit your budget. Enter your down payment and explore estimated payments with or without escrow. When you find the right fit, you're ready to take the next step and apply!

www.cwcu.com/online-services/calculators



NEW & IMPROVED! HOME EQUITY LINE OF CREDIT (HELOC)

Rates as low as

6.50% APR*

Open-ended home loan with **lower payments and less closing costs** than our prior HELOC

Use funds for:

- | | |
|--------------------|-------------------|
| Home Renovations | College Expenses |
| Debt Consolidation | Major Life Events |
| Dream Vacations | New Appliances |

THE POSSIBILITIES ARE ENDLESS!!!

NO closing costs**



*APR: Annual Percentage Rate. **No closing costs unless a full appraisal is required. Full appraisal costs up to \$500, to be paid by borrower. Loan requests with loan-to-value of 70% or higher based on assessed tax value minus first mortgage balance may require full appraisal. Home equity line of credit (HELOC) is an open-ended loan with a variable rate with a non-amortized payment. Monthly payment will be 1% of outstanding balance. Interest rate will be 0.50% below Prime Rate. Prime rate as of 10-1-2026 is 7% as published in the Wall Street Journal. Interest rates can change semi-annually on July 1 and January 1 of each year. Minimum credit line is \$10,000. Maximum credit line is \$200,000. Maximum loan-to-value is 80% of appraised value minus 1st mortgage balance. Interest rate floor is 4.5% and the interest rate ceiling rate is 18%. Loan terms are a 5-year draw period and a 5-year repayment period. Subject property must be primary residence. Property insurance is required. Flood insurance may be required. Loans are subject to Commonwealth Credit Union underwriting criteria for approval; not all applicants will qualify.

MOBILE APP CORNER



Manage your finances from anywhere!

Must enroll in online banking at 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

WHERE'S MY VEHICLE TITLE? Illinois Has Gone Electronic!

As of **July 1, 2026**,
if you took out a vehicle loan, your title is held
electronically by the Illinois Secretary of State-
not at the credit union.

What does this mean for you?



We no longer receive
or keep paper vehicle titles
while a lien is active.



Your title is maintained
electronically by the
Illinois Secretary of State.



Once your loan is paid in full,
CWCU will release the lien, request
the paper title and will send it to you
upon receipt from the state.

Have questions
about your
vehicle title?
We're here to help!

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS#
799719