

COMMONWEALTH
★ CREDIT UNION

CWCU

connections

Community Driven. Common Goals.

CWCU.COM

 **SUMMER 2018**

SUMMER SKIP-A-PAY PROGRAM

Skip your July or August payment without penalty!

Valid on consumer loans only. (No mortgages, home equities, credit cards, or business loans).
Loan must be open 6 months minimum to qualify.

*Restrictions apply. \$49 fee per loan. See CWCU website for further details & for a copy of Skip-A-Pay form or stop by one of our office locations.

*Just
RELAX*

New GAP Plus Deductible Assistance Insurance

Check out our new Auto GAP Plus Deductible Assistance program on your next auto purchase or refinance.

Our traditional GAP Plus offers GAP coverage to offset monies owed after your auto insurance program covers your vehicle, if totaled. GAP Plus offers \$1000 on your next auto loan as a principal reduction if your next vehicle is purchased within 60 days of accident & financed with CWCU. Deductible Assistance Program offers \$500 towards principal balance on your current loan if you are in an accident, but the vehicle is not totaled. Certain restrictions apply.



See our website for additional info or speak to a loan officer today.

We offer all types of Mortgage Loans for Purchase or Refinance!

CONVENTIONAL • FHA • VA • USDA • FIRST TIME HOMEBUYERS • HOME EQUITY LOANS
HOME EQUITY LINES OF CREDIT • INVESTMENT PROPERTY LOANS.



Ask about our in-house mortgage loan programs of 10, 15, 20- year fixed rate loans.

Apply online today at www.cwcu.com or call Melissa at 815-937-7447.

HOLIDAY CLOSINGS

INDEPENDENCE DAY
Wednesday, July 4, 2018

LABOR DAY
Monday, September 3, 2018

COLUMBUS DAY
Monday, October 8, 2018

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

ATM CARD
815-937-7447

TELCU
815-937-7451

Meet our new employee!



Julie Williams, Member Services

Julie joined CWCU in April 2018 as a Member Service Rep/Receptionist. She has over 25 years of customer service/retail experience. Most recently, she was the manager at Giovanni's the salon & spa since 2006. We welcome Julie to the CWCU team. The next time you call or visit the credit union, make sure to say "Hi" to Julie.

NOTICE to Credit Union Members Regarding Unclaimed Property

The State of Illinois has enacted a new law governing unclaimed property held in the State. The Revised Uniform Unclaimed Property Act went into effect on January 1, 2018. Under this Act, the presumptive period of abandonment for deposit accounts changes from 5 years to 3 years. As a result, accounts without any owner activity for a 3 year period will be turned over to the Illinois State Treasurer's Office, upon completion of the owner notification procedure and subject to the criteria set forth in the Act.

For the complete Illinois Revised Uniform Unclaimed Property Act, please visit: <http://ilga.gov/legislation/ilcs/ilcs5.asp?ActID=3794&ChapterID=62>

8th Annual Member Appreciation Day

SATURDAY, SEPTEMBER 8th
at our Bourbonnais Location

Free Family Fun! • 9am to Noon

- FOOD
- KIDS' GAMES
- GIVEAWAYS
- FACE PAINTING
- DOCUMENT SHREDDING



MOBILE APP CORNER



Manage your finances from anywhere!

Must enroll in online banking at cwcui.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



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)

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

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

