

COMMONWEALTH **75** YEARS CREDIT UNION

Serving the community since 1951

THE MEMBER'S CONNECTION

cwcu.com

Summer 2026

Member Appreciation Day

CELEBRATING

75
years

Saturday, September 26th

9am-12pm

FOOD TRUCK
GIVEAWAYS
GAMES
FREE SHRED

FREE SHRED
10am-12pm
Limit: 2 boxes

Join us for morning
COFFEE & DONUTS
in the lobby

75TH Anniversary CELEBRATION

Members can stop by the lobby to enter for a chance to win exciting prizes throughout our anniversary celebration.

Enter to win
1 of 17
local business
gift cards!

1 GRAND PRIZE winner will receive **five \$150 gift cards** a total prize value of **\$750**.
Plus, from **June 29 through September 26**, we'll give away **weekly \$75 gift cards** from local businesses.

Stop in, enter, and help us celebrate this special milestone!

No purchase, transaction, or account activity necessary to enter or win. Open to CWCU members. One entry per member. See official rules in the lobby for complete details.

Paddle

Past Your Payment

**Skip your
July or August loan
payment with our
Summer Skip-A-Pay!**

*Restrictions apply- Skip your July or August 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.

HOLIDAY CLOSINGS

INDEPENDENCE DAY

Saturday, July 4, 2026

LABOR DAY

Monday, Sept. 7, 2026

COLUMBUS DAY

Monday, Oct. 12, 2026

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



Love My Credit Union rewards

**MORE DEALS
MORE REWARDS
MORE TO Love**

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

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

Rates as low as

6.25% APR*

NEW & IMPROVED!

CWCU

HOME EQUITY LINE OF CREDIT (HELOC)

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

NO closing costs**

Use funds for:

- » Home Renovations
- » College Expenses
- » Debt Consolidation
- » Major Life Events
- » Dream vacations
- » **THE POSSIBILITIES ARE ENDLESS!!!**

*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 6-1-2026 is 6.75% 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 \$300,000. 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.

Life Happens. We're Here to Help.

Personal Loans

With Rates As Low As

8.99% APR*

UP TO 60 MONTHS

APR* - annual percentage rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 60 month term at 8.99% APR is \$20.76 per \$1,000 borrowed. Minimum loan amount of \$5,000. Other restrictions may apply. Rate subject to change. Expires 09-30-2026.

Auto Loan Specials

- New vehicles-
- Used vehicles-
- Refinances-

4.75% APR*

up to 75 months

5.85% APR*

up to 85 months

APR* - annual percentage rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 75 month term at 4.75% APR is \$15.44 per \$1,000 borrowed. Payments on a loan with a 85 month term at 5.85% APR is \$14.41 per \$1,000 borrowed. Minimum loan amount of \$25,000. Vehicle must be 2021 or newer. No vehicles with over 60,000 miles. Other restrictions may apply. Rates subject to change. Offer ends 09-30-2026.

Unlock the *value* in your home.

with a *fixed rate*

Home Equity Loan

NO CLOSING COSTS**

7.50% APR*

up to 10 years with fixed monthly payments.

*APR- Annual Percentage Rate. Minimum loan amount \$25,000. Payments on a loan with a 120-month term at 7.50% APR would be \$11.88 per \$1,000 borrowed. **No closing costs unless a full appraisal is required, appraisal cost up to \$500. Loan requests with estimated loan-to-value of 1st & 2nd mortgage requests exceeding 70% (per real estate tax bill value) may require full appraisal. Subject to credit approval. Primary residence only. Monthly principal & interest required. Loan-to-value not to exceed 80% per full appraisal, if required. Current CWCU loans cannot refinance with this offer. Other restrictions may apply. Offer expires 09-30-2026.

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS# 799719