

COMMONWEALTH
★ CREDIT UNION

CWCU

connections

Community Driven. Common Goals.

cwcu.com



FALL 2018

*It's the most Wonderful
time of the year....*

Skip your November or
December payment without
penalty!*

for holiday **SKIP-A-PAY**

**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.

2015-2019 vehicles up to 72 mos. • Call a loan officer or apply online at cwcu.com today!

AS LOW AS
3.49%
APR*
VEHICLE LOAN
LIMITED TIME

**Fall for our
lowest rates.**

*APR=Annual Percentage Rate. Loans subject to credit approval. Current CWCU loans are not eligible. Rewards pricing is not valid with this offer. Minimum loan amount is \$15,000. Payments on a loan with a 72 month term at 3.49% APR would be \$15.42 per \$1,000 borrowed. Other restrictions may apply. See cwcu.com for details. Offer valid from November 1 to December 31, 2018.

PERSONAL LOANS
for all your holiday needs!

WITH RATES AS LOW AS 6.75% APR FOR UP TO 30 MOS.*

up to
\$3,000

for
30 months

at
6.75% APR*

*APR=Annual Percentage Rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on \$3000, 30 months at 6.75% APR would be \$36.32 per \$1000 borrowed. Other restrictions may apply Offer valid from November 1 to December 31, 2018.



HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 8

VETERAN'S DAY

Monday, November 12

THANKSGIVING

Thursday, November 22

CHRISTMAS EVE & DAY

Mon./Tues., December 24, & 25

NEW YEAR'S EVE

Monday, December 31

CLOSE at NOON

NEW YEAR'S DAY

Tuesday, January 1, 2019

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

Lost/Stolen VISA Debit Cards
800-472-3272

Lost/Stolen VISA Credit Cards
866-604-0381

Lost/Stolen ATM Cards
815-937-7447

TELCU
1-800-303-9645

Welcome Members & Staff of Kankakee County Federal Employees Federal CU!



On September 30th the merger between KCFEFCU and CWCU was final. We would like to thank the Board of Directors and Staff of KCFEFCU for choosing CWCU as their partner and for the opportunity to serve the financial needs of their nearly 500 members. We continue to remain dedicated to our mission of "Building lifelong relationships, one member at a time."

Jan Burmeister has served as the Manager of KCFEFCU for over 10 years. Jan has over 30 years of financial/credit union experience. Jennifer Jungman has been with KCFEFCU since 2002 and works as a teller, member service rep. and loans. Welcome to the CWCU Team!

Home Sweet Home Loan

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

**CONVENTIONAL • FHA • VA • USDA
FIRST-TIME HOMEBUYERS & MORE!**

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

Apply online today or call Melissa or Todd at 815-937-7447.



JUST IN TIME

For The Holidays!

**THIS IS WHAT SHOULD BE
...In Your Wallet.**

VISA Credit Card rates as low as

9.9% APR*

- NO balance transfer fee
- NO annual fee
- SCORECARDS Rewards Program

- Call today for more details or apply online -

* APR = Annual Percentage Rate. Monthly payment at 9.9% APR is calculated at 3% of card balance. Rates, terms, and conditions may vary based on applicant's credit history and other qualifications and are subject to change. Subject to credit approval. Other restricts may apply.



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



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.



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