



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

cwcu.com

WINTER 2026

Drive into **2026** with a great rate!

4.99% APR*
up to **72** months

5.99% APR*
for **84** months

New vehicles • Used vehicles • Refinances

APR* = annual percentage rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 72 month term at 4.99% APR is \$16.10 per \$1,000 borrowed. Payments on a loan with an 84 month term at 5.99% APR is \$14.61 per \$1,000 borrowed. Minimum loan amount of \$20,000. Vehicle must be 2021 or newer. No vehicles with over 60,000 miles. Other restrictions may apply. Rates subject to change. Offer ends 3-31-2026.



Let 2026 be the year you pay off debt!

7.50% APR*
UP TO **60** MONTHS

**CREDIT CARD DEBT
HIGH INTEREST LOANS
MEDICAL BILLS
MANY MORE OPTIONS!**

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 7.50% APR is \$20.04 per \$1,000 borrowed. Minimum loan amount of \$5,000. Other restrictions may apply. Rate subject to change. Expires 3-31-2026.

0% introductory APR for **24** billing cycles



APPLY NOW!



Zero+ Card

Get a special low **0% introductory APR for 24 billing cycles** on purchases and balance transfers, **when you apply for the Visa® Zero+ Card by January 31, 2026.**

After that, 17.49% to 28.49% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate.

You could save on interest and pay down your other credit card balances faster
Get the flexibility to pay in full or pay down over time

Annual Fee: None

See complete terms & conditions at cwcu.com

We offer multiple cards that fit your lifestyle!

Scan QR code, visit cwcu.com or stop in to learn more or to apply!

The credit and issuer of these cards is Elan Financial Services, pursuant to license from VISA U.S.A. Inc.

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
January 19, 2026

PRESIDENT'S DAY
February 16, 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



US OUT ON FACEBOOK!





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



**Annual
Membership
Meeting**

**Friday,
February 27, 2026
5:00 p.m.**

563 William Latham Dr.,
Bourbonnais, IL



**MORTGAGE
LOAN INTEREST
STATEMENTS**
(FORM 1098)

WILL BE MAILED OUT

JANUARY 31ST

**Make Your 2025 Traditional
IRA CONTRIBUTION**

Making regular contributions to your traditional IRA can be one of the best ways to build your retirement assets. Take advantage of the tremendous growth potential of tax-deferred investing by contributing the \$7,000 maximum (\$8,000 for those age 50 or older) to your traditional IRA before it's too late!

IRA contribution for tax year 2025
must be made by April 15, 2026.



Contact Member Services @ 815-937-7447 Option 1 for more information

Home Equity Loans

Debt
Consolidation

Home
Improvements
& Renovations

Education &
Life
Planning

The Uses Are
Limitless

TURN
YOUR
EQUITY INTO
CASH!

6.84% APR*
84 month fixed rate

NO CLOSING COSTS**

*APR= Annual Percentage Rate. Minimum loan amount \$25,000. Payments on a loan with a 84 month term at 6.84% APR would be \$15.02 per \$1,000 borrowed.
**No closing costs unless a full appraisal is required. Loan requests with estimated loan-to-value of 1st & 2nd mortgage request 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 03-31-2026.

**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

SAVE BIG ON TAX PREP

**Lock In Your
Discount Now**

Plus, enter for a chance to win \$10K



Scan QR code to get started or visit cwcu.com and
look for the LoveMyCreditUnion banner.



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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