



# THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

[cwcu.com](http://cwcu.com)

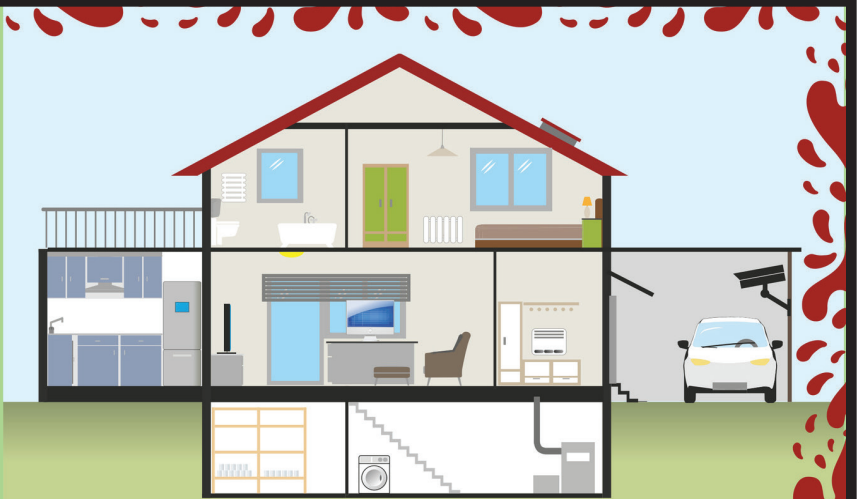
SPRING 2020

## SPRING IN!

FOR A HOME EQUITY LOAN.

Rates  
as Low as **4.5% APR\***  
5 Year Fixed Rate

- ✓ Home improvements
- ✓ Consolidate debt
- ✓ Purchase a vehicle & MORE



\*APR=Annual Percentage Rate. Minimum loan amount of \$15,000. Payments on a loan at 4.5% APR would be \$18.65 per \$1,000 borrowed. Loan requests which require full appraisal will result in a charge to the borrower. Current cwcu loans cannot be refinanced with this offer. Limited time offer, other restrictions may apply. NO CLOSING COSTS.

## Auto Loans in Full Bloom

As Low As  
**2.75% APR\***



Ask about our low cost Gap Plus & Warranty!

\*APR=Annual Percentage Rate. All loans subject to credit approval. Current cwcu loans are not eligible. Rate may vary based on credit, term and value. 2016-2020 new/used vehicles up to 72 months. Payments on a loan with a 72 month term at 2.75% APR would be \$15.09 per \$1,000 borrowed. Max mileage 70K or less. Other restrictions may apply. See [cwcu.com](http://cwcu.com) for details. Offer valid from April 1st-May 31st, 2020. Rates are subject to change.

Build Your  
**Dream**  
Home with  
**CWCU**

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

- ✓ **FHA/VA/USDA**
- ✓ **CONVENTIONAL**
- ✓ **FIRST-TIME HOMEBUYERS**
- ✓ **and MORE!**





## HOLIDAY CLOSINGS

### MEMORIAL DAY

Monday, May 25, 2020

### INDEPENDENCE DAY

Saturday, July 4, 2020

### LABOR DAY

Monday, September 7, 2020

### 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

1-800-303-9645

## COVID-19

## TAKING care of BUSINESS DURING the PANDEMIC

The COVID-19 virus has impacted everyone's life and regular routines are being affected, including taking care of banking needs. Fortunately, most of your banking can now be handled safely online, via your mobile device, or by landline. To help you take care of your credit union business safely, we offer the following suggestions:

- There is no need to withdraw large amounts of cash. We will not run out of money.
- CWCU has substantial levels of capital and liquidity in excess of regulatory minimums so your funds are safe here on deposit. All deposits are insured up to \$250,000 per account by American Share Insurance.
- Use our online and mobile banking services at [cwcuc.com](http://cwcuc.com). If you haven't set up your online services and would like some help with it, give us a call at 815-937-7447 option 1.
- If you need to apply for a loan, you can do that using our secure website, [cwcuc.com](http://cwcuc.com) or call a loan officer at 815-937-7447. If you need to open an account, please call member services.
- If you don't have a debit card, apply for one now. It will enable you to access your money at any ATM without going into a branch. Debit cards can be used wherever VISA cards are accepted.

Rest assured that CommonWealth Credit Union will do our utmost to help you with your financial concerns. To stay informed of our schedule and updates regarding our operation, please make sure we have your current email address and follow us on our Facebook page.

### Top Deals

Sprint

intuit  
turbotax.

TruStage™

Get more from your credit  
union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



## CWCU DONATES

**St. Baldrick's**  
FOUNDATION  
Conquer Childhood Cancers

CWCU went Casual for a Cause during the colder months and had "Jean Fridays" to donate to the charity of our choice. We chose to donate to the St. Baldrick's Foundation Fundraiser that is held in Manteno, IL. St. Baldrick's is a non-profit volunteer donor powered charity committed to supporting the most promising research to find cures for childhood cancers and give survivors long and healthy lives. Their reason for it all is kids with cancer. They believe all kids should grow up and turn their dreams into realities and so do we! Through the generosity of our employees & CWCU we are proud to have raised a total amount of \$ 500.00 for the St. Baldrick's Foundation.

St. Baldrick's accepts donations all through the year and appreciates your support!  
Kids are our future, lets keep them growing!

[stbaldricks.org](http://stbaldricks.org)



## MOBILE APP CORNER



### Manage your finances from anywhere!

Must enroll in online banking at [cwcuc.com](http://cwcuc.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



### SecurLOCK Equip The power to protect your Visa credit Card!

- Control Use
- Receive Alerts
- Turn card on & off as needed



## HAPPY RETIREMENT *Lillie Autman*

THANK YOUR FOR **30** YEARS  
OF DEDICATION & SERVICE TO OUR MEMBERS

CWCU WILL HOST A RETIREMENT CELEBRATION/OPEN  
HOUSE (DATE TO BE DETERMINED) TO GIVE OUR  
MEMBERS THE OPPORTUNITY TO CELEBRATE  
LILLIE'S RETIREMENT.  
LILLIE WILL BE RETIRING AS OF MARCH 31ST.  
BEST WISHES LILLIE ❤️

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

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



NMLS#  
799719

