

COMMONWEALTH CREDIT UNION

75 YEARS

Serving the community since 1951

THE MEMBER'S CONNECTION

cwcu.com

Spring 2026

YOUR DREAM CAR IS MORE THAN JUST A SHAPE IN THE SKY, IT'S ONE APPROVAL AWAY.

4.99% APR*

UP TO **72** MONTHS

-NEW VEHICLES-
-USED VEHICLES-
-REFINANCES-

5.99% APR*

FOR **84** MONTHS

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 06-30-2026.

Home Equity Loans

- Home Improvements • Debt Consolidation • Major Life Expenses
- Vacations or Travel • Many options!

Rates as low as

6.84%

 APR*

How much lendable equity is in your home?

\$220,000	Your home value
x 80%	loan-to-value
\$176,000	
-\$100,000	Your mortgage balance
\$76,000	YOUR LENDABLE EQUITY

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 06-30-2026.

Personal Loans. Made Simple. Local Decisions.

Rates as low as

6.99%

 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 6.99% APR is \$19.81 per \$1,000 borrowed. Minimum loan amount of \$5,000. Other restrictions may apply. Rate subject to change. Expires 06-30-2026.

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 25, 2026

JUNETEENTH

Friday, June 19, 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

CELEBRATING 75 YEARS!!!

For 75 years, Commonwealth Credit Union has proudly served our members & communities with personal, bold, and member dedicated banking. We are excited to celebrate our 75th anniversary this year with you, our members.

As we reflect on our past journey, celebrate how far we have come & look forward to an even brighter future together; we have planned a celebration built around our members. Over the remainder of the year, we will have loan & deposit specials, promotions, giveaways, drawings, and a spectacular membership appreciation day.

Please look at our future newsletters, our Facebook page, and our website for 75th anniversary updates throughout the year. As we celebrate our members, our rich history, and our passion for helping members reach their financial goals, we look forward to celebrating our 75 years together.

FOLLOW US ON FACEBOOK!

facebook.com/commonwealthcu

SCAN QR CODE WITH
YOUR SMART PHONE



Own the road with the right Motorcycle Loan

6.99%
APR*

up to
60 months

New or used
\$15,000 min. loan
2022 or newer



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 6.99% APR is \$19.81 per \$1,000 borrowed. Minimum loan amount of \$15,000. Motorcycle must be 2022 or newer. Other restrictions may apply. Rate subject to change. Expires 06-30-2026.

CommonWealth Credit Union announces the following staff promotions.

Pictured from left to right:

Jennifer Jungman
8 years with CWCU, was promoted to AVP of Finance & Operations,
Jenny Lahners
1.5 years with CWCU, was promoted to Operations & Compliance Manager,
Kerri Swanberg
10 years with CWCU, was promoted to Senior Consumer Loan Officer, and
Todd Meier
16 years with CWCU, was promoted to Executive VP of Lending.

Not pictured:

Julie Laue
who has been with CWCU for 25 years, was promoted to Senior Accounting Specialist.



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 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

HAPPY RETIREMENT

Sheila Kemble

Thank you for **14** years

of dedication & service to CWCU & our members.



Best wishes Sheila!

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS#
799719