

Building Lifelong Relationships One Member at a Time

# CWCU CONNECTIONS

*Same as a Bank, But Better!*  
[www.cwcu.coop](http://www.cwcu.coop)

## TAKE A SWING FOR DOUBLE REWARDS!

Rates as low as **2.9%** APR\* 

**Balance Transfers Only.**

**Balance Transfers of \$4,000 will receive DOUBLE REWARD Points!**  
**Call 815-937-7440 or apply online at [cwcu.coop](http://cwcu.coop) TODAY!**

**Manage your CWCU Visa Card and view your ScoreCard reward points online at [ezcardinfo.com](http://ezcardinfo.com).**

\*APR = Annual Percentage Rate. All balance transfers made 5/1/2013 - 9/30/2013 will receive the 2.9% APR promotional rate that will be valid for 12 months. Certain restrictions apply.



### INTRODUCING MELISSA GUILLERMO

*Loan Officer/Member  
Service Representative*

Melissa has 12 years of banking experience, most recently at Chase Bank in Frankfort, IL for the past 5½ years. Melissa has experience as a licensed personal banker, teller, customer service representative, and loan servicing department manager covering all types of loans including commercial/business, mortgages and consumer. Melissa will be trained in all areas of member services and the loan department including mortgages, consumer loans & credit cards.

Melissa lives in Monee with her family. Her experience in members services/ personal banking and strong knowledge in multiple loan areas will add value as the two departments become more focused on overall member service and cross-selling of credit union products in 2013. We look forward to the knowledge Melissa brings in both departments as we look to make the member experience more efficient and seamless.

## GET PRE-APPROVED AND RECEIVE THE MOST FROM YOUR TAX RETURN!



Auto rates  
as low as

**1.75%** APR\*

Call **815-937-7440** or apply online at [cwcu.coop](http://cwcu.coop) TODAY!

**Ask About FREE GAP Insurance\*!**

\*APR = Annual Percentage Rate. Must be preapproved to qualify. Certain restrictions apply. Offer ends May 31, 2013.

the Credit Union  
Member Discount  
from GM.



Visit **[cwcu.coop](http://cwcu.coop)** for more details, or to apply online.

**Mobile Banking Now Available!**

Log into Home Banking From **[cwcu.coop](http://cwcu.coop)** to Sign up!

## CAR BUYING SEMINAR, THE DO'S AND DON'TS

We will be having a car buying seminar at the Bourbonnais office on May 22, 2013 from 6 – 7:30 pm. You will need to sign up at the branch by May 13, 2013. Attendees will receive .50% APR off their qualified interest rate with a preapproval within 60 days of the seminar.

## SPRING LOANS ARE BLOOMING!

Get a personal loan up to \$5,000 up to 36 months!

Rates as low as **6.95%** APR\*

\*APR = Annual Percentage Rate. Certain restrictions apply.  
Offer ends May 31, 2013.



### PLATINUM CLUB

If you're a member 55 years or older, you won't want to miss out on the savings or the fun! Call or visit our member service department to sign up today!

#### Platinum Club Benefits\*:

• Group Outings/Trips • Free Checks • Free Bill Pay • Free Cashier's Checks • Free Money Orders

*\*Certain restrictions apply.*

### Join Us for our Platinum Club Outing! Shipshewana Flea Market

The Kankakee Valley Park District is happy to be returning to the Shipshewana Flea Market. Shop "till you drop" is more than just a saying in Shipshewana! Guests can hunt for treasures through the 1,000 plus Flea Market vendors, walk across the street to the Trading Place Antique Gallery, or walk the short distance to the wide variety of shops downtown. Lunch will be on your own for this trip.

Wednesday, May 29th • Shipshewana, IN

Depart: 6:00 am • Return: 6:00 pm

Cost: \$34.00

Registration and Payment Deadline is Wednesday, May 1, 2013. Please email reservation with dinner selection to [skebble@cwcu.coop](mailto:skebble@cwcu.coop) or call (815) 937-7447. Make checks payable to Commonwealth Credit Union by the deadline and mail to: Commonwealth Credit Union / Attn: Sheila / P.O. Box 380 • Bourbonnais, IL 60914

## INTRODUCING ILENE FLOWERS

### Loan Officer/Member Service Representative

Ilene has 17 years of banking and credit union experience. Recently she was the Branch Manager of the CWCU office in Watseka, but has transferred to our Bourbonnais office to promote her experience in our loan department. Ilene has experience in consumer loans, preparing loan documents and booking loans. Ilene also has experience in member service, IRAs, opening accounts and interviewing members. Ilene will be trained in indirect auto loans and Visa Credit Cards.

Ilene lives in Kankakee County with her husband and family. Her expertise in all areas of lending plus member service will add value as both departments continue to grow. We are very excited to add her knowledge and experience to the Bourbonnais CWCU team.



## INTRODUCING MARGERY BLACK

### Watsseka Branch Supervisor

Margery joined the team at Commonwealth Credit Union as the new Branch Supervisor at our Watsseka location. Margery has worked in banking for almost 24 years, as a Receptionist, Teller, Personal Banker, Relationship Banker, and Assistant Branch Manager, most recently at Bank of America. Margery has experience with teller services, opening consumer and business accounts, consumer loans, and cross-selling to enhance the services provided to members, as well as managing a staff of 15.

Margery lives in Iroquois County with her husband and family. Her experience and expertise in consumer banking, and her familiarity with Iroquois County will be a good fit for the Watsseka Branch location.



The Washington Avenue Location will be closing as of March 31, 2013.

**THE ATM WILL REMAIN OPEN FOR USE.**

### CWCU.COOP UPDATES

Members can now self-enroll for online banking by going to [www.cwcu.coop](http://www.cwcu.coop). Mobile banking and text message alerts are also available. For further information or to sign up for home banking immediately, contact Member Services at 815-937-7447 option 1. Visit our website for updates on new and enhanced services.

### HOLIDAY CLOSINGS:

May 27, 2013

Memorial Day

July 4, 2013

Independence Day

September 2, 2013

Labor Day

### LOCATIONS:

563 WM Latham Dr., Bourbonnais, IL 60914  
815-937-7447

111 W. Cherry St., Watseka, IL 60970  
815-432-2525

ATM Service Only:  
260 S. Washington Ave., Kankakee, IL 60901

### MAILING ADDRESS:

P.O. Box 380 • Bourbonnais, IL 60914  
[www.cwcu.coop](http://www.cwcu.coop)

You can now find us on  
Facebook, Twitter and Google+ for  
special offers and up to date happenings!



### IMPORTANT NUMBERS:

For lost/stolen plastic cards,  
call one of the following numbers:

Visa Debit: 800-472-3272

Visa Credit: 866-604-0381

ATM: 815-937-7447



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