

Winter 2018



connections

Happy New Year from the Board of Directors and Staff of CWCU!
We appreciate your business and for choosing us as your financial partner.



It Might Be Cold Outside...

...but we've got a **HOT AUTO LOAN PROGRAM** to get you fired up!

CWCU's AUTO LOAN REWARDS PROGRAM has rates as low as **1.99% APR!***

(60 month term/new vehicle/ max rewards pricing**)

Valid on purchases or refinances.

Maximum rate reduction for rewards pricing is 1% per loan. Earn reward pricing in the following ways:

- ★ 0.25% for Direct Deposit (checking account must be open 90 days prior to loan date to qualify)
- ★ 0.25% reduction for repeat borrower with active checking (min 10 transactions monthly) AND \$5,000 or more on deposits (6 month avg. of all accounts)
- ★ 0.25% reduction for automatic payment from CWCU account (checking or savings)
- ★ 0.25% reduction for 10% down payment (rebates do not count towards down payment)
- ★ 0.25% for auto loan pre-approvals
- ★ 0.25% for purchasing CWCU GAP Plus or Auto Warranty

*APR=Annual Percentage Rate. **Rates are based on borrowers' credit scores. Offer does not include refinancing current CWCU auto loans. Subject to credit approval. Rates subject to change. Some Restrictions Apply. For more information see website. Payments on a loan with a 60 month term at 1.99% would be \$17.53 per \$1000 borrowed.

DID YOU KNOW?



COMMONWEALTH offers
★ CREDIT UNION

**Car Warranties
Gap Insurance
Carfax Reports**

Ask a loan officer for more details or visit cwcu.com for info on warranties up to 125K miles (mileage coverage may vary based on vehicle & current mileage), GAP insurance (our price is \$299), & CARFAX reports for any used vehicle. (our price is \$25.99 vs \$ 39.99 direct from CARFAX).

NEED A HOME LOAN? PURCHASE? REFINANCE? HOME EQUITY?



CWCU offers all types of mortgages, from purchases, refinances, FHA, VA, USDA, 1st time homebuyers, & 5-7-or 10 year home equities. Call a mortgage specialist today for more info or to apply online; visit our website at cwcu.com.