

connections

Community Driven. Common Goals.

cwcu.com



WINTER 2019

**Happy New Year from the Board of Directors and Staff of CWCU.
We look forward to serving your financial needs in 2019!**

Overspent on Christmas and dreading the credit card bills??

We've got you covered!

Refinance your debt with a CWCU personal loan special.

Rates as low as 8.95% APR*, up to 60 mos.

Ask us how you can get a .25% rate reduction!

Call a loan officer today at 815-937-7447
or apply online at CWCU.com

*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 8.95% APR would be \$20.74 per \$1,000 borrowed. Other restrictions may apply. Offer valid from January 2, 2019 to Feb. 28, 2019.



**Cheers
to 2019!**

12 Month CD 2.15% APY*

18 Month CD 2.50% APY*

*APY=Annual Percentage Yield. Rates subject to change and offer may be withdrawn at any time. New money only. Does not apply to funds already on deposit. Minimum deposit \$1,000. A penalty will be imposed for early withdrawal. Applies to personal accounts only. Rates effective 11/9/2018.



Don't only dream about your home... make it a reality!

**We offer all types of Mortgage Loans
for Purchase or Refinance.**

**CONVENTIONAL • FHA • VA • USDA
FIRST-TIME HOMEBUYERS & MORE.**

**Ask about our in-house mortgage loan programs on
10 • 15 • 20 Year Fixed Rate Loans**

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