

CWCU Connections

Happy New Year from the Board of Directors and all the staff of CommonWealth Credit Union. We look forward to serving your financial needs in 2014.

Building Lifelong Relationships One Member at a Time

SAVE BIG on this PACKAGE DEAL!

Combine one of the two Balance Transfer Promotions below with a New or Refinanced Auto Loan and you'll get

Auto Loan Rates as Low as

1.70% APR* for up to 72 months!



*APR=Annual Percentage Rate. If Auto Loan is not combined with the Credit Card promotion, Auto Rates will be as low as 1.99%APR. Offer valid on vehicles years 2010-2014. Loans currently financed with CWCU do not qualify. This package promotion begins 1-31-14 and ends 3-31-14. Certain restrictions apply.

The Holidays are over...



But you've racked up some bills!

Consolidate your debt with a Personal Loan

Rates as low as

6.95%APR*

*APR=Annual Percentage Rate. Certain restrictions apply. Offer ends 3-31-14.

Transfer your high rate credit card balance to a low rate Visa Card from CWCU TODAY!



Rates as low as
2.9% APR*
for 12 months
earn double reward points on balances over \$4000

Plus earn **DOUBLE ScoreCard** reward points!
Manage your CWCU Visa Card online at ezcardinfo.com

Rates as low as
4.9% APR*
for 36 months
earn double reward points on balances over \$5000

*APR=Annual Percentage Rate. All qualified balance transfers made 1/31/14 - 3/31/14 will receive 2.9% APR for 12 months or 4.9%APR for 36 months. Current CWCU cardholders may qualify for limit increases and/or balance transfers. Certain restrictions apply. Offer ends 3-31-14.

**Did you know
CWCU
now offers
Small Business
Loans?**

We grant Business Mortgages, Lines of Credit, Business Auto Loans, Rental Properties, as well as Business Checking and Savings products!

Call 815-937-7447 ask for Todd or Rick



Announcing the re-opening of the Watseka Branch on Tuesdays! We look forward to seeing your smiling faces again!

Mortgage Interest Statements will be sent out on 1-31-14

Annual Membership Meeting Notice
Friday, February 21, 2014
Bourbonnais Branch
5:00 PM

Mobile Banking
Just got easier

1. Download TouchBanking from the app store



2. Enter App Code "commonwealth"

3. Go Mobile!



must be registered for online banking prior to downloading app



COMMONWEALTH
Credit Union



563 William Latham Dr. Bourbonnais, IL 60914

www.cwcu.coop

Christine Flota was the lucky winner of the Kindle Fire giveaway in November! Congrats Christine and we hope you enjoy your new Kindle!



Closing on your loans have never been easier!

We can now E-Mail your loan docs!

Receive your loan documents safely and securely from your home computer.

*Certain restrictions apply

Auto Loan Savings 101



Did you know getting that car loan from a dealer may be costing you thousands of dollars compared to getting the loan direct from the credit union?

Below is a real life example on a new 2013 vehicle. Dealer loan of \$23,465 for 72 months at 3.35%. Credit union loan of \$22,302 for 72 months at 2.35%. (Dealer loan is higher due to higher costs of GAP insurance, warranty, and doc preparation fee which typically are included in the loan. Dealer rate has been marked up by dealer; additional 1% goes to dealer).

	CWCU	Dealer loan
GAP insurance	\$300	\$794
Warranty	\$909	\$1417
Doc fee	\$0	\$161
Total of Payments	\$23,933	\$25,142
Total cost of loan	<u>\$25,142</u>	<u>\$28,307</u>

= \$3165 in savings!

Even when the dealer rate is the same, the extra fees alone are \$1163 more!

PLATINUM CLUB

If you're a member 55 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

Four Winds Casino

Join the Kankakee Valley Park District as we travel to Four Winds Casino in New Buffalo, Michigan. Discover the ultimate shopping experience at Four Winds Casino Resort. You'll find a variety of shops, specialty boutiques and retail outlets to choose from. Four winds casino also has 3,000 slots ranging from 1 cent to \$100 play. It is the only casino in the area offering million dollar jackpots and has an array of table games: Blackjack, Baccarat, three and four card poker and Pai Gow poker. Your fee for the trip includes transportation, \$15 instant slot credit, and a \$10 food credit at the casino. Valid I.D.'s are required when attending the Casino.

Friday, January 31 New Buffalo, MI

Depart: 8:00 am Return 5:30 pm

Cost: \$28.00 Deadline: January 15th, 2014

Chicago Flower and Garden Show

Gear up for spring with a trip to the Flower and Garden Show. See beautifully designed gardens by master gardeners and horticulture design specialists. Come see over 200 garden related exhibitors including a teaching garden where you can get tips to improve your own garden. While you relish your time at the Flower and Garden Show there will be many lunch choices to choose from. The day is yours to enjoy among the gardens.

Wednesday, March 19 Navy Pier, Chicago

Depart: 8:30 am Return: 5:00 pm

Cost: \$40 Deadline: March 5th, 2014

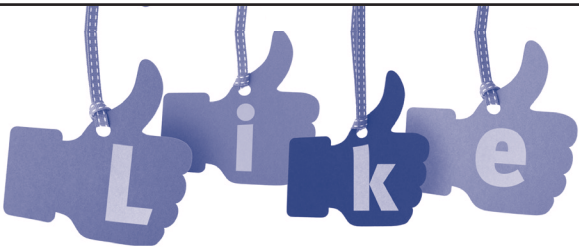
Please email reservations to skemble@cwcu.coop or call 815-937-7447. Make checks payable to Commonwealth Credit Union by the deadline date.

Mail to: Commonwealth Credit Union / Attn: Sheila / P.O. Box 380 Bourbonnais, IL 60914 *Certain restrictions apply.

MAKE YOUR 2013 IRA CONTRIBUTION

IRA contribution for tax year 2013 must be made by April 15, 2014

Making regular contributions to your IRA can be one of the best ways to build your retirement assets. Take advantage of the tremendous growth potential of tax-deferred investing by contributing the \$5,500 maximum to your 2013 IRA (\$6,500 if you were 50 or older in 2013) before it is too late.



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the Credit Union Member Discount from GM.



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Credit Union Member Rewards
www.lovelycreditunion.org



SAVE Know Before You Go Pricing

SAVE an average of **\$2,736*** off MSRP!

No Hassle, Discount Pricing!

CarQuotes.com Call 800-500-7010 to save money now!

Mortgage rates are still LOW!!

Call Rick at 815-937-7447 Ext 7014 for a FREE Mortgage analysis!

Holiday Closings:

Martin Luther King Jr. Day
Monday, January 20, 2014

Presidents' Day
Monday, February 17, 2014

Memorial Day
Monday, May 26, 2014

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
Bourbonnias, IL 60914

Important Numbers:

For lost/stolen plastic cards, call one of the following #'s:

Visa Debit: 800-472-3272
Visa Credit: 866-604-0381
ATM Card: 815-937-7447
TELCU: 815-937-7451
(24 hour bank by phone)

ASI
American Share Insurance
Your deposits are insured to \$250,000 per account.
This institution is not federally insured.

