



# THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

[CWCU.com](http://CWCU.com)

FALL 2023

Fall Into Savings with our  
**15 Month CD**

**5.15% APY\***

APY\* = Annual Percentage Yield. \$5,000 minimum. New money only. Rates effective 09/08/2023. Rates subject to change. Offer ends 10/31/2023 and may be withdrawn at any time. Penalty for early withdrawal. See CWCU for details. Other restrictions may apply.



## HOLIYAY!

Skip-a-Pay  
puts the happy  
in your holiday.

So skip it... the payment,  
not the shopping.

\*Restrictions Apply Skip your November or December loan payment. \$59 fee per loan. See CWCU for further details & a copy of a Skip-A-Pay form or stop by our Bourbonnais Location. Valid on consumer loans only. No mortgages, home equity, credit card or business loans. Loans must be current on payments and be open minimum of 6 months to qualify.

The Seasons are a changing...

## Personal Loan Rates

as low as

**7.99% APR\***

\*APR=Annual Percentage Rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 60 mos. term of 7.99% APR would be \$20.28 per \$1,000 borrowed. Min. loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Offer ends December 31, 2023.

## HOLIDAY CLOSINGS

### VETERAN'S DAY

Saturday, November 11, 2023

### THANKSGIVING DAY

Thursday, November 21, 2023

### CHRISTMAS DAY

Monday, December 25, 2023

### NEW YEARS DAY

Monday, January 1, 2024

### MARTIN LUTHER KING DAY

Monday, January 15, 2024

## LOCATIONS

563 Wm. 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

### ATM CARD

815-937-7447

### TELCU

1-800-303-9645



Enjoy the best of  
SiriusXM when  
you finance with



As an added value when you finance  
your vehicle loan, your myEZ Car  
Care membership includes a **3-Month  
SiriusXM Trial Subscription.**



© 2020 Sirius XM Radio Inc. SiriusXM, Pandora and all related logos are trademarks of Sirius XM Radio Inc. and its respective subsidiaries. Other marks, channel names and logos are the property of their respective owners. All rights reserved.

Certain vehicles with factory-installed satellite radios may not qualify for SiriusXM trial subscriptions as part of the myEZ Car Care VIP Program, including radios that have already received a SiriusXM trial subscription with their vehicle purchase through a dealer or other SiriusXM promotional program. One trial subscription per vehicle per owner. Customers without factory-installed satellite radios may qualify for a streaming only subscription if they do not have a current trial or subscription.

OFFER DETAILS: Your SiriusXM service will automatically stop at the end of the stated trial subscription term unless you decide to subscribe. If you decide to continue service, the paid subscription plan you choose will automatically renew and you will be charged the rate in effect at that time according to your chosen payment method. Fees and taxes apply. Please see our Customer Agreement and Privacy Policy at www.siriusxm.com for complete terms and how to cancel, which includes calling us at 1-866-635-2349. By registering for a trial subscription, SiriusXM may contact you at the registration information provided with special offers from time to time. You may always change your contact preferences with us. All fees, content and features are subject to change. This offer cannot be combined with any other and may be modified or terminated at any time.

## Searching for a vehicle?

Find your next ride on  
our website with our  
new & used vehicle  
search tool



SCAN THE  
QR CODE  
TO VIEW OUR  
WEBSITE FOR  
MORE INFO

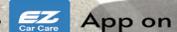


PREFERRED  
DEALERS  
LISTED  
FIRST

Finance your next  
vehicle with us and  
you'll receive a free,  
lifetime **myEZ Car Care**  
membership and  
*unlock...*

- ✓ Auto Values From JD Power/NADA
- ✓ Safety Ratings
- ✓ Quote Monthly Payments with Gap & Warranty Estimates
- ✓ Vehicle Maintenance Discounts
- ✓ Vehicle Maintenance Reminders
- ✓ Entertainment Discounts such as Cinemark Movies 10 Tickets
- ✓ Travel Discounts
- ✓ 3-Month SiriusXM Trial Subscription and MORE!

Download the **myEZ Car Care** App on



**MORE DEALS  
MORE REWARDS  
MORE TO Love**

SCAN THE QR CODE TO VIEW REWARDS  
Rewards.LoveMyCreditUnion.org



## Special Rate Pre-Approved Program

UP TO **1.75%** IN RATE DISCOUNTS

- ✓ .50% discount for qualified pre-approval (qualified pre-approval=completed application online, in person, or over the phone, satisfactory proof of income, and credit check).
- ✓ .50% discount for autopay from an active CWCU account. (Active account=checking or savings with direct deposit for 50% of pay, or 6 transactions per month through debits, checks and/or ACH) OR .25% discount for autopay from a non-active CWCU account or non-CWCU account.
- ✓ .25% discount for CWCU warranty purchase. ✓ .25% discount for CWCU GAP insurance purchase.
- ✓ .25% discount for 10% down payment. Down payment is calculated using total purchase price. (i.e., sales price, sales tax, title fees, license fees and dealer market adjustments, if any).

\*Rate subject to change. Not all applicants will qualify for all discounts. Not all applicants will qualify for program. Subject to credit scores, loan-to-value & CWCU underwriting qualifications. Loans up to 84 months. Term based on year and mileage of vehicle & loan amount. Minimum loan amount of \$18,000. Offer ends December 31, 2023.

## MOBILE APP CORNER



### Manage your finances from anywhere!

Must enroll in online banking at cwcu.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



Checking & Savings

**Earn 2.0% Cash Back\***

on the first \$350 spent per month

**ATM Withdrawal fee refunds\***

up to \$25 per month

**High Yield Savings Rate**

up to 2.00 APY\*\*

**NO MINIMUM BALANCE REQUIRED | NO MONTHLY SERVICE CHARGES**

\*In order to qualify, you must post and clear at least 10 debit card transactions, have eStatements, and have direct deposit or 1 ACH withdrawal per month. When qualifications are met for Starphire Checking, you will receive 2.0% cash back on debit card purchases up to \$350 for transactions posted and settled during the qualifying month. A maximum of \$7 cash back in rewards can be earned during the month. ATM refunds: a maximum of \$25 refund per qualifying month (\$5 maximum per transaction). \*\*To earn Starphire Savings rate of 2.00% APY on balances up to \$15,000 & 1.00% APY on balances over \$15,000, you must have an active Starphire Rewards Checking & meet the monthly qualifications. If you do not meet the monthly qualifications, you will earn the current rate of interest being paid on regular share savings on all balances. For full disclosure, see brochure or cwcu.com



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

**AMERICAN SHARE INSURANCE**

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



NMLS#  
799719

