



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

cwcu.com

FALL 2024



SKIP YOUR LOAN PAYMENT!

With our Holiday Skip-A-Pay! Skip your November or December loan payment.

*Restrictions apply- Skip your November or December loan payment. \$59 fee per loan. See CWCUCOM 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 or business loans. Loans must be current on payments and be open a minimum of 6 months to qualify.

Starphire Rewards

Checking

- ★ **Totally FREE Checking**
- ★ **2.0% Cash Back***
- ★ **ATM Withdrawal Fee Refunds***
- ★ **No Minimum Balance**

Savings

- ★ **2.02% APY* on balances up to \$15,000**
- ★ **1.00% APY* on balances over \$15,000**
- ★ **0.15% APY* on all balances if qualifications are not met**

*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). For full disclosure, see brochure or cwcu.com.

*APY= Annual Percentage Yield.

Put a little *Sparkle* to your holiday shopping!

Personal Loans

Rates as low as

8.99% APR*



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 8.99% APR is \$20.76 per \$1,000 borrowed. Minimum loan amount of \$3,000. Other restrictions may apply. Rate subject to change. 3 Month offer. Expires 12-31-2024.

HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 14, 2024

VETERANS DAY

Monday, November 11, 2024

THANKSGIVING DAY

Thursday, November 28, 2024

CHRISTMAS DAY

Wednesday, December 25, 2024

NEW YEARS DAY

Wednesday, January 1, 2025

LOCATION

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

TELCU

1-800-303-9645

Is a new car on your wishlist? We can help your wish come true...

Auto Loan Rates As Low As

5.49%^{APR*} 60 months

5.89%^{APR*} 72 months

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 5.49% APR is \$19.10 per \$1,000 borrowed. Payments on a loan with a 72 month term at 5.89% APR is \$16.53 per \$1,000 borrowed. Minimum loan amount of \$20,000. Other restrictions may apply. Rates subject to change. Offer ends 12-31-2024.



Visa Gift Cards

- Perfect for ANY occasion or holiday
- Load any amount from \$10 - \$1,000
- Only \$4 to purchase
- Many designs to choose from



Visa TravelMoney Card

- Reloadable
- Use worldwide
- 24/7 Customer Service
- FREE travel & emergency assistance services
- Load any amount from \$100 - \$5,000
- Only \$6 to purchase
- \$2 fee applies to reload



US OUT ON FACEBOOK!



SCAN QR CODE WITH YOUR SMART PHONE.



Searching for a vehicle?

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



SCAN THE QR CODE TO START SEARCHING FOR YOUR NEW VEHICLE!



PREFERRED DEALERS LISTED FIRST

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



- Auto values from JD Power/ NADA
- Quote monthly payments with GAP & warranty estimates
- Vehicle maintenance discounts
- Travel discounts
- Entertainment discounts such as Cinemark Movies 10 tickets
- 3-Month SiriusXM trial subscription
- MUCH MORE!

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

Platinum Card

Enjoy the everyday convenience of a credit card while saving on interest with an extended low introductory rate.



Get a special low **0% introductory APR for 18 billing** cycles on purchases and balance transfers, when you apply for the Visa® Platinum Card by October 31, 2024.

APPLY NOW!



After that, 18.74% to 29.74% based on your creditworthiness when you open your account. This APR will vary with the market and is based on the Prime Rate.

You could save on interest and pay down your other credit card balances faster. Get the flexibility to pay in full or pay down over time.

Annual Fee: None

See complete terms & conditions at cwcu.com

**We offer multiple cards that fit your lifestyle!
Scan QR code, visit cwcu.com or stop in the credit union to learn more or to apply!**

The credit and issuer of these cards is Elan Financial Services, pursuant to license from VISA U.S.A. Inc

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS#
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