



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

CWCU.COM

WINTER 2021

We Also Offer CARFAX!



Protect Your Vehicle!

Warranty & GAP Offered Here!

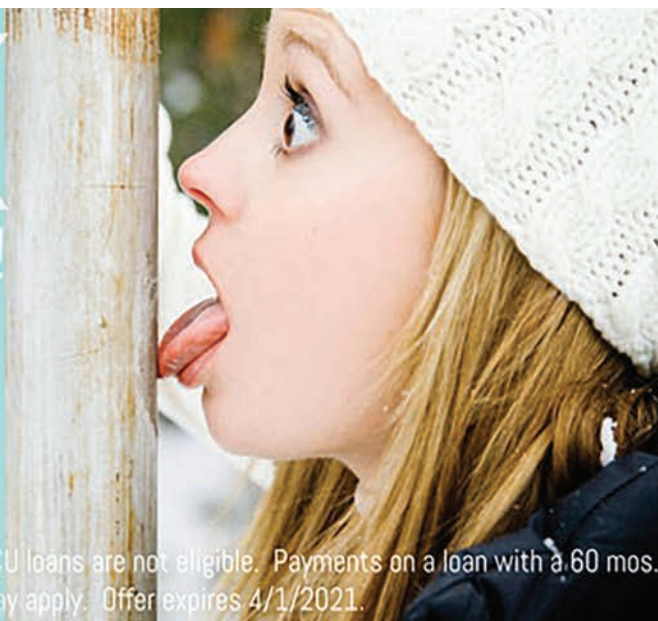
Visit CWCU.COM For More Details Or For a Quote Call 815-937-7447 & Speak To A Loan Officer Today!

You'll Get

STUCK

On Our RATES!

PERSONAL LOANS 8.9%^{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 at 8.9% APR would be \$20.71 per \$1,000 borrowed. Other restrictions may apply. Offer expires 4/1/2021.



Platinum Card

Convenience & Savings to fit your life.

0% Introductory APR*

for the first 15 billing cycles. After that, 13.49% to 23.49% based on your credit worthiness when you open your account. This APR will vary with the market based on the prime rate.

TO LEARN MORE & APPLY VISIT CWCU.COM

*The 0% introductory APR applies to Purchases and Balance Transfers and is valid for the first 15 billing cycles. The introductory rate does not apply to Cash Advances. Thereafter, the APR may vary and as of 12/01/2020, the undiscounted variable APR for Purchases and Balance Transfers is 13.49%-23.49% (based on creditworthiness). The variable APR for Cash Advances is 25.99%. Cash Advance fee: 4% of each advance amount, \$10 minimum. Convenience Check fee: 3% of each check amount, \$5 minimum. Cash Equivalent fee: 4% of each cash amount, \$20 minimum. Balance Transfer fee: 3% of each transfer amount, \$5 minimum. There is a \$2 minimum interest charge where interest is due. The annual fee is \$0. Foreign Transaction fee: 2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. dollars. 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency. We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. We may change APRs, fees and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law. The creditor and issuer of these cards is Elan Financial Services, pursuant to a license from Visa U.S.A Inc.

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY

Monday, January 18, 2021

PRESIDENT'S DAY

Monday, February 15, 2021

LOCATIONS

563 Wm. Latham Drive
Bourbonnais, IL 60914
815-937-7447

111 W. Cherry Street
Watseka, Illinois 60970
815-432-2525

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



2021 ANNUAL MEMBERSHIP MEETING

Due to current restrictions that are in place, we anticipate having the meeting early in the 2nd quarter.

Visit cwcu.com for updates

Top Deals

Sprint

intuit **turbotax.**

TruStage™

Get more from your credit union membership at LoveMyCreditUnion.org

Make Your 2020 IRA CONTRIBUTION

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 \$6,000 maximum (\$7,000 if you were 50 or older in 2020) to your IRA before it's too late!

IRA contribution for tax year 2020 must be made by April 15, 2021

Contact Member Services @ 815-937-7447 Option 1 for more information

MORTGAGE LOAN INTEREST STATEMENTS

(FORM 1098)

Will be sent out
January 31, 2021

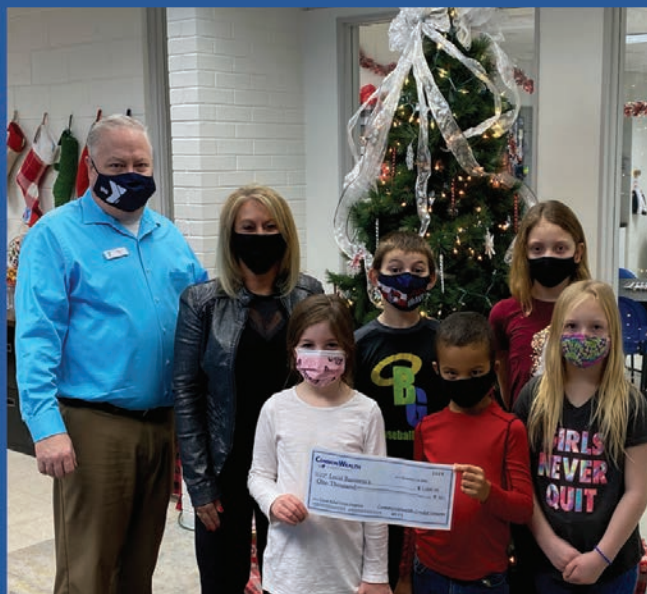
Coronavirus Community Relief Grant Recipients

CommonWealth CU in partnership with the Federal Home Loan Bank of Chicago awarded twenty local businesses and nonprofit organizations grants of \$1,000 each to assist with their hardships during the pandemic.

Raeann Love, CWCU President/CEO presented a check to William Welch, CEO of the Kankakee Area YMCA.

During this difficult time we are proud to be able to help the businesses in our community and fulfill the Credit Union Mission of "People Helping People".

COMMONWEALTH FHLB Chicago the Y



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

MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to Save Today!



intuit **turbotax.**

Love My Credit Union rewards

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS# 799719

