



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

cwcu.com

SPRING 2022

Have a need for **SPEED?**

Auto Loans
as low as

**1.99%
APR***

*APR=Annual Percentage Rate. Up to 48 mos. All loans subject to credit approval. Current CWCU loans are not eligible. Rate may vary based on credit, term and value. Payment on a loan with a 48 mos. term at 1.99% APR would be \$433.83 per \$20,000 borrowed. Minimum loan amount of \$20,000. 2017 & newer vehicles only. Maximum 60,000 miles. Other auto rate specials available for loans up to 84 mos. Other restrictions may apply. Rate subject to change. Offer ends June 30, 2022.



**Rates
are
Rising!**



End Your Payments Sooner With Our

WRAP-UP MORTGAGE

3.36% APR*

with a 10yr. fixed rate @

3.10%

*APR=Annual Percentage Rate. Loan amounts of \$50,000 to \$250,000. Maximum loan-to-value @ 75% of appraised value. Payments on a loan with a 120 month term at 3.36% APR would be \$727.78 per \$75,000 borrowed. *Closing costs of \$895 (plus odd days interest which varies based on loan amount & date of closing) & if needed, full appraisal cost. Restrictions may apply. Subject to credit approval. Primary residence only. Current CWCU loans may be eligible. Rate subject to change. Offer ends June 30, 2022.

A little help **MAKES ALL THE** difference

Personal Loans 6.99% 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 6.99% APR would be \$19.80 per \$1,000 borrowed. Minimum loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Offer ends June 30, 2022.

HOLIDAY CLOSINGS

MEMORIAL DAY

Monday, May 30, 2022

JUNETEENTH (observed)

Monday, June 20, 2022

INDEPENDENCE DAY

Monday, July 4, 2022

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

Congratulations on your Retirement



Jolene Murphy

Congrats Jolene Murphy, Vice-President of Operations, who will be retiring on March 31, 2022 after **34 Years** of dedicated service to CWCU. We thank you for all you have done for CWCU & the members. Your professionalism, mentorship and friendship to many over the years will never be forgotten.

The Board of Directors, fellow Management & Staff wish you all the best in your retirement years. You will be missed!



IMPORTANT ANNOUNCEMENT

EFFECTIVE MAY 1, 2022 THE FOLLOWING CHANGES TO THE FEE SCHEDULE WILL APPLY:

- NON-SUFFICIENT FUNDS (NSF)	\$34.00
- COURTESY PAY	\$34.00
- RETURN OF DEPOSITED CHECK	\$32.00
- STOP PAYMENT ORDERS	\$34.00
- ACH STOP PAYMENT	\$34.00
- COIN	\$3.00 and 3%



Coverages include:

- Automobile Insurance
- Antique/Classic Automobile Insurance
- Motorcycle/Scooter Insurance
- RV/Trailer Insurance
- Watercraft Insurance

PROTECT YOUR VEHICLE

Get a customized auto insurance policy that provides the right coverage at the right price.

WE ALSO OFFER CARFAX!

WARRANTY & GAP* OFFERED HERE!

*Cap cost is \$499



Everything HOME EQUITY LOAN

NO CLOSING COSTS



HOME IMPROVEMENT



COLLEGE TUITION



VACATION

5.33% APR with a 10yr fixed rate @ **5.25%**

*APR=Annual Percentage Rate. Minimum loan amount of \$30,000. Payments on a loan at 5.33% APR would be \$321.98 per \$30,000 borrowed. Loan requests with estimated combined loan-to-value of 1st mortgage balance & 2nd mortgage request exceed 70% may require full appraisal. Subject to credit approval. Primary residences only. Monthly principal & interest required. LTV not to exceed 80%. Current CWCU loans cannot be refinanced with this offer. Rates subject to change. Other restrictions may apply. Offer ends June 30, 2022.

MOBILE APP CORNER



Manage your finances from anywhere!

Must enroll in online banking at cwcuc.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

Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union® rewards

Get more from your credit union membership at LoveMyCreditUnion.org

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS# 799719

