



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

CWCU.com

SUMMER 2023

Special Rate Pre-Approval 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 of 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 September 30, 2023.

Need some MOONEY?

A PERSONAL LOAN CAN HELP

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 month term at 7.99% APR would be \$20.28 per \$1,000 borrowed. Minimum loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Offer ends September 30, 2023.

Searching for a vehicle?

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



Finance your next vehicle with us and you'll receive a free, lifetime **myEZCARCARE** 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!

PREFERRED DEALERS LISTED FIRST

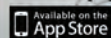
SCAN THE QR CODE TO VIEW OUR WEBSITE FOR MORE INFO



Download the



App on



HOLIDAY CLOSINGS

INDEPENDENCE DAY

Tuesday, July 4, 2023

LABOR DAY

Monday, September 4, 2023

COLUMBUS DAY

Monday, October 9, 2023

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

SUMMER SKIP-A-PAY IS BACK!



Take a Vacation
from Your
July or August
Loan Payment!

*Restrictions Apply-Skip your July or August loan payment. \$59 fee per loan. See CWCUCOM for further details & a copy of a Skip-A-Pay form or stop by one of our locations. Valid on consumer loans only. No mortgages, home equity, credit card or business loans. Loan must be open 6 months minimum to qualify.

Save the Date
MEMBER APPRECIATION DAY 2023

HONORING OUR VETERANS
9AM-10AM

2022 READERS CHOICE AWARDS

PRO-SHRED
CWCUCU
FREE SHRED DAY

SATURDAY, SEPTEMBER 9TH FROM 9AM-NOON FOOD★GAMES★GIVEAWAYS 563 WILLIAM LATHAM DRIVE BOURBONNAIS, IL. 60914

**MORE DEALS
MORE REWARDS
MORE TO Love**

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

popmoney®

POPMONEY® SERVICE IS SUNSETTING

Our Popmoney personal payment service partner has decided to discontinue the Popmoney service, **effective June 30, 2023.**

As a result, Popmoney will no longer be available to Commonwealth Credit Union Members. We will not be replacing the personal payment service at this time.

Deadline to set recurring/scheduled payments:

- All Popmoney transactions will be cut off on June 30th, 2023.
- Payments that are processed prior to 5:00pm CST will be completed.
- Future-dated payments will not be completed after 5:00pm CST.

Please plan accordingly.

For questions or concerns, please contact Member Services at 815-937-7447 option 1

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

The Watseka branch will be closed permanently at the end of the business day on Friday, September 29th, 2023.

It has been our honor to serve you at this location.

You will experience the same great personal service at our main office in Bourbonnais located at 563 William R. Latham Sr. Dr.

We encourage you to utilize our ATM/Debit Cards, Online Banking & Mobile Banking App including Mobile Deposit Capture.

Thank you.

We appreciate your business.

BRANCH LOCATION PERMANENTLY CLOSING

YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

AMERICAN SHARE INSURANCE

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



NMLS# 799719

