



# THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

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

WINTER 2022



## Ready for Your New Toy?

**AUTO LOANS AS LOW AS 1.99%<sup>APR\*</sup>**

\*APR=Annual Percentage Rate. Up to 60 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 60 mos. term at 1.99% APR would be \$350.48 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 expires March 31, 2022.



## A MORTGAGE THAT MAKES THE WHOLE FAMILY *excited*

**WRAP-UP MORTGAGE**

**2.79%<sup>APR\*</sup>**  
with a 10yr. fixed rate  
**@ 2.59%**

**\$725.00 Closing Costs\***

\*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 2.59% APR would be \$710.72 per \$75,000 borrowed. \*Closing costs of \$725 (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 expires March 31, 2022.



Get Your **Mitts** on More **Cash**

## Personal Loans

as Low as **6.99% APR\*** up to 60 mos.

\*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 March 31st, 2022.



## HOLIDAY CLOSINGS

**MARTIN LUTHER KING JR. DAY**  
Monday, January 17, 2022

**PRESIDENT'S DAY**  
Monday, February 21, 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



Friday, February 25, 2022  
@ 5:00 p.m.

## ANNUAL MEMBERSHIP MEETING

Cwcu Main Office  
563 Wm. Latham Dr.  
Bourbonnais, IL.

## Members Get More

Enjoy Exclusive Deals Every Day



## Make Your 2021 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 2021) to your IRA before it's too late!

**IRA contribution for tax year 2021 must be made by April 15, 2022**

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



## MORTGAGE LOAN INTEREST STATEMENTS



(FORM 1098)

**Will be sent out  
January 31, 2022**

## MOBILE APP CORNER



### Manage your finances from anywhere!

Must enroll in online banking at [cwcu.com](http://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



## Illinois Credit Union Foundation 2021 Raffle Prize Winner!

CONGRATULATIONS, to one of our very own members, Gary Homberg on being the Grand Prize Winner of the ICUL 2021 Raffle! All proceeds benefit ICU Foundation Scholarship, Grant and Community Service Projects.

intuit  
**turbotax.**

H&R  
**BLOCK**

## TAX SOLUTIONS AND SAVINGS FOR MEMBERS



**QR CODE**



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

**AMERICAN SHARE INSURANCE**

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



NMLS#  
799719

