

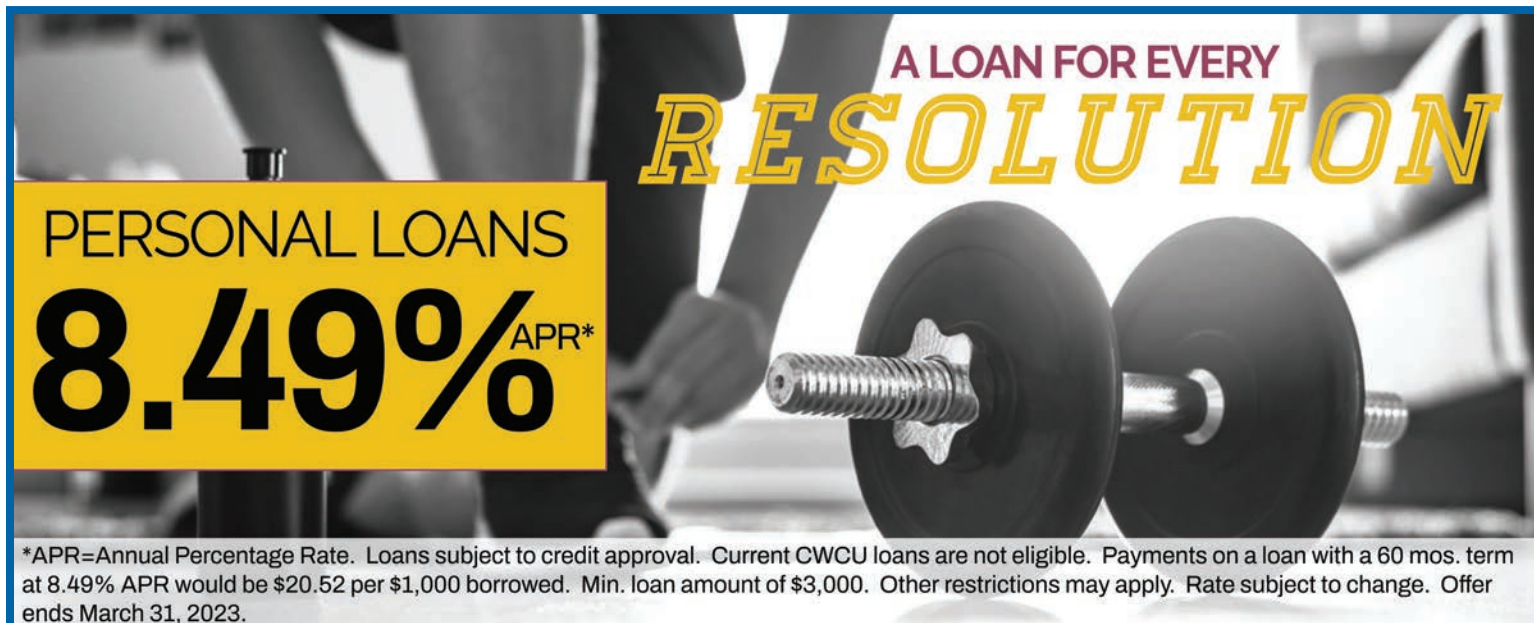
CWCU

THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

cwcu.com

WINTER 2023



A LOAN FOR EVERY
RESOLUTION

PERSONAL LOANS
8.49% 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 8.49% APR would be \$20.52 per \$1,000 borrowed. Min. loan amount of \$3,000. Other restrictions may apply. Rate subject to change. Offer ends March 31, 2023.



GROW YOUR MONEY IN THE NEW YEAR!
A\$K ABOUT OUR CD RATES\$

With Share and IRA Certificates, you deposit a fixed amount of money at a fixed interest rate for a specified term. Minimum deposit of \$1,000. Automatically renewable at maturity at the current rate being offered. Penalties apply for early withdrawal. Call 815-937-7447 option 1, to talk to a Member Service Representative for more information.



AUTO LOAN SAVINGS
1% RATE DISCOUNT*
ASK US HOW!

*1% off your auto loan rate with auto pay from CWCU and the purchase of Gap & Warranty from CWCU. Minimum loan amount of \$18,000, Vehicles 2017-2023 with maximum mileage of 60,000. Rates subject to change. Other restrictions may apply.

HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY

Monday, January 16, 2023

PRESIDENT'S DAY

Monday, February 20, 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



2023 Annual Membership Meeting

CWCU MAIN OFFICE

Friday, Feb. 24th @ 5:00 PM

563 William Latham Drive , Bourbonnais - 60914



**SAVE MONEY.
ACE TAX SEASON.**

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS
or visit taxservices.lovemycreditunion.org

Make Your 2022 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 2022) to your IRA before it's too late!

IRA contribution for tax year 2022 must be made by April 18, 2023

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



MORTGAGE LOAN INTEREST STATEMENTS

(FORM 1098)

MAIL

**WILL BE SENT OUT
January 31, 2023**

COUPON BOOK NOTICE

Due to a change with our processor, as of February 2023, coupon books (12 coupons) will no longer be mailed out automatically. Listed below are the four alternative options available:

- AUTO PAY:** CWCU will automatically deduct payments from your credit union or bank account. It can be set up to withdraw monthly, bi-weekly, or weekly. Call 815-937-7447 and ask for a loan officer to have this process set-up.
- BILL PAY:** Set up by you, the member, through your financial institution. You will need your member number and loan number with CWCU & our routing number (271985462). If there are issues with the bill pay being correctly sent via ACH please call your financial institution regarding your bill pay. Bill pay systems vary regarding information required to send an ACH electronically.
- PRINT AT HOME:** Go to CWCU.COM for printable consumer loan coupons. They are located on our websites home page under Member Resources.
- FULL LOAN COUPON BOOK:** Loan coupon books will cost \$10. Coupon books will match term of loan (60 month loan = 60 coupons). To order your coupon book(s) call a loan officer at 815-937-7447. Coupon books received will have the number of coupons matching the remaining term of existing loans.

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

**MORE DEALS
MORE REWARDS
MORE TO Love**

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



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

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



NMLS#
799719

