



THE MEMBER'S CONNECTION

SERVING THE COMMUNITY *Since 1951*

CWCU.COM

WINTER 2025

It's your *Winter Wonderloan*
with our *auto loan special*

4.99% APR*
up to **72** months



APR* = annual percentage rate. Loans subject to credit approval. Current CWCU loans are not eligible. Payments on a loan with a 72 month term at 4.99% APR is \$16.10 per \$1,000 borrowed. Minimum loan amount of \$20,000. Vehicle must be 2020 or newer. No vehicles with over 60,000 miles. Other restrictions may apply. Rates subject to change. Offer ends 3-31-2025.

Do your New Year's resolutions include:

Paying off credit cards Payoff high interest loans Home improvements

Let us help with a

Rates as low as

**PERSONAL
LOAN!**

7.99% APR*
up to **60** months

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 is \$20.28 per \$1,000 borrowed. Minimum loan amount of \$3,000. Other restrictions may apply. Rate subject to change. 3 Month offer. Expires 03-31-2025.

*Searching for
a vehicle?*

Use our

ONLINE VEHICLE SEARCH TOOL!



- Auto values from JD Power/ NADA
- Quote payments with GAP & warranty estimates
- Vehicle maintenance discounts
- MUCH MORE!



SCAN THE QR CODE OR VISIT CWCU.COM FOR MORE INFORMATION



HOLIDAY CLOSINGS

MARTIN LUTHER KING JR. DAY
January 20, 2025

PRESIDENT'S DAY
February 17, 2025

LOCATION

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

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

TELCU

1-800-303-9645



Annual Membership Meeting

Friday, February 21, 2025
5:00 p.m.

563 William Latham Dr.,
Bourbonnais, IL



MORTGAGE LOAN INTEREST STATEMENTS

(FORM 1098)

WILL BE MAILED OUT

JANUARY 31ST



 **US OUT ON FACEBOOK!**



SCAN QR CODE WITH YOUR SMARTPHONE.



Make Your 2024 Traditional IRA CONTRIBUTION

Making regular contributions to your traditional 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 \$7,000 maximum (\$8,000 for those age 50 or older) to your traditional IRA before it's too late!

IRA contribution for tax year 2024 must be made by **April 15, 2025**.

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

HOME EQUITY LOANS

6 YEAR FIXED RATE

5.99% APR*

No closing Costs**

- 🏠 Consolidate high interest loans
- 🏠 Pay off credit cards
- 🏠 Make major home repairs or improvements
- 🏠 Fund school tuition, a dream vacation, or wedding

*APR= Annual Percentage Rate. Minimum loan amount \$20,000. Payments on a loan at 5.99% APR would be \$16.57 per \$1,000 borrowed.
**No closing costs unless a full appraisal is required. Loan requests with estimated loan-to-value of 1st & 2nd mortgage request exceeding 70% (per real estate tax bill value) may require full appraisal. Subject to credit approval. Primary residence only. Monthly principal & interest required. Loan-to-value not to exceed 80% per full appraisal, if required. Current CWCUC loans cannot refinance with this offer. Other restrictions may apply. Offer expires 03-31-2025.



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

WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



Scan QR code for discount or visit cwcu.com



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT

 **AMERICAN SHARE INSURANCE**

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



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