

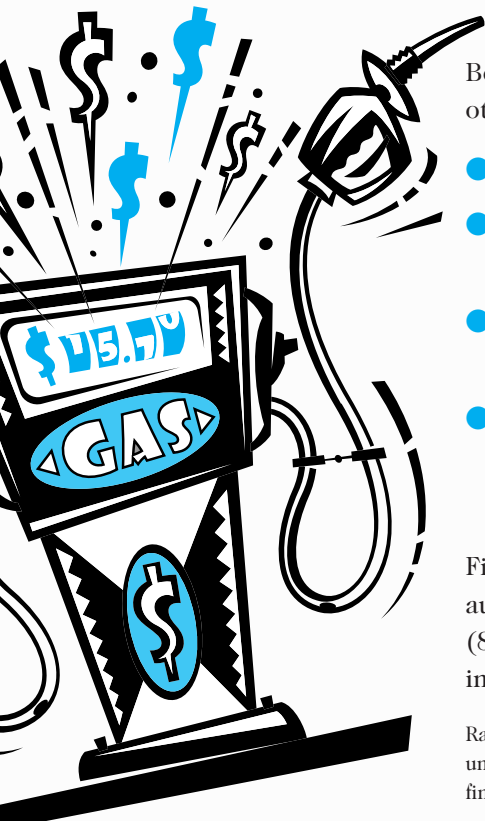
Winter 2006

CAPITAL CONCEPTS

A publication of Commonwealth Credit Union

Pump Up the \$SAVINGS\$

Purchase or refinance a new or used vehicle and Commonwealth Credit Union will help pay for the first tank of gas!



Best of all, our auto loans offer a number of other terrific advantages:

- Rates as low as 4.5% APR!
- Available for purchases and refinances
- CWCU pays \$65.00 title fee for loan transfers
- PLUS a \$25 gas card from Huey's One Stop (Huot Oil)



Fill up with a Commonwealth Credit Union auto loan. Call for more details (815) 937-7440. Apply online or stop in one of our offices today!

Rates subject to change without notice. Must meet credit union lending guidelines. Does not apply to loans currently financed at Commonwealth Credit Union.

Fees, Fees Go Away!

Not all checking accounts are the same. If you have a checking account at another financial institution – take a close look at the fees, service charges and restrictions on your checking account. Experience the credit union difference by opening a checking account at Commonwealth Credit Union.

- NO minimum balance
- NO monthly fee
- NO per check fee
- Unlimited check writing
- NO hidden charges
- FREE ATM withdrawals at all CWCU and KCC locations
- FREE checks for full-time students and seniors!

What are you waiting for?
Open your new checking account by visiting the credit union today!

★★★ **COMMONWEALTH** ★★★
Credit Union

563 Wm. Latham Drive ★ Bourbonnais, IL 60914
www.cwcu.coop

Have December's "Ho, Ho, Ho's" become January's "Owe, Owe, Owe's"?



CommonWealth CU's After Christmas Loan Special is the answer.

ONLY 10.0% APR For 12 Months

Pay off those holiday bills, splurge for the gift you didn't receive, or head off on that well-needed vacation. *But hurry, this is a limited time offer.*

Stop in for an application or apply online at

www.cwcu.coop

Give Yourself a Present

Skip Your Next Loan Payment

We know that the holidays have a way of wreaking havoc on your budget. Entertaining, clothes, gifts, and travel expenses all take a toll. And now the bills are piling up.



It's not too late to sign up for our Holiday Skip-A-Payment program. Don't miss this terrific opportunity to catch up with your outstanding bills. Don't delay – offer ends January 31st. Not available on VISA and mortgages. Call us at 815-937-7440 for details.

Remember Your IRA

Tax planning season is upon us. You can make your 2005 traditional or Roth IRA contribution until April 15th.

IRA contribution limits have recently been raised. People 50 years of age and younger can deposit up to \$4,000.00 annually in an IRA. The limit for depositors over age 50 is \$4,500.00.

Need to start a new IRA or roll-over an existing one? CommonWealth Credit Union can help. Stop in and see us to get started.

New Statement Format Coming in 2006

CommonWealth Credit Union will soon be making your account statements easier to read and understand. Watch for this change beginning in February!

Holiday Closing

New Year's ----- **January 2**

Martin Luther King Jr.'s Birthday ----- **January 16**

Presidents Day ----- **February 20**

Locations

563 WM Latham Dr.
Bourbonnais, IL 60914
815-937-7447

260 S. Washington Ave.
Kankakee, IL 60901
815-933-8291

111 W. Cherry St.
Watske, IL 60970
815-432-2525

www.cwcu.coop

Important Numbers

For lost/stolen plastic cards, call one of the following numbers:

Visa Debit:
800-472-3272

Visa Credit:
1-866-604-0381

ATM:
815-937-7447

It's Cold Outside, But Our Home Equity Loans Have Never Been Hotter!

You can borrow more for less with a CWCU Home Equity Loan. A home equity loan is a great way to consolidate bills, pay for home improvements, purchase a new vehicle, or finance tuition and education expenses.

Home equity loans are secured

by your home, and can therefore be offered at lower rates than other credit union financing options. Best of all, any interest you pay may be tax deductible which saves you even more (consult your tax advisor for details).

Call Tom or Lois at 815-937-7450 for more information.

Happy New Year

We wish all of our members and credit union friends a very happy New Year. Our staff and Board of Directors thank you for your continued patronage. May 2006 bring much joy, good health, and prosperity to you and your loved ones.

We look forward to serving your financial needs throughout 2006.



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Where people are worth more than money.™