

Summer 2004

CAPITAL CONCEPTS

A publication of Commonwealth Credit Union

The Home of Your Dreams Is Right at OUR Door



- 1st Mortgages (15 and 30 years)
- Equity Loans

**NEW Equity Loan product now
available with rate below PRIME!**

Call Tom or Lois at (815) 937-7450 for details.

Need to Get Away?

CommonWealth CU is making it easier than ever to go on vacation this summer! Take the family on that long-awaited trip. Get away for some quiet time with a loved one. Head off on that once in a lifetime adventure.

Borrow the money you need for 12 months at only

8.9% APR

Call 937-7440 or stop in to apply.

It's Not Too Late

INTRODUCING ...

CWCU's 2ND CHANCE REFINANCE

So you have an auto loan with another lender – we all make mistakes. Perhaps you caved in to dealer pressure or maybe thought you found a better deal. Whatever the reason, here is your chance to bring your loan back to Commonwealth Credit Union.

**Refinance your existing
vehicle loan with CWCU
and receive:**

- \$10 gift certificate redeemable at Greenbriar in Bourbonnais or VIPS Restaurant in Watseka
- \$65 title transfer fee paid by CWCU
- Rates as low as

**4.5%
APR***

Call 937-7440 or stop in for details.

*CWCU loans do not qualify for refinancing. Rates shown are for qualified borrowers. Other rates and terms available. Rates subject to change.

★★★ **COMMONWEALTH** ★★★
Credit Union

563 Wm. Latham Drive ★ Bourbonnais, IL 60914

No Shirt, No Shoes, No Problem

Yet another convenience of online access.

Sign up for Internet account access with CWCU and get free access to your credit union accounts day or night.

- Check account balances
- Transfer funds between accounts
- Check loan payment due dates
- Receive dividend information
- View transaction history
- Pay bills electronically*
- AND NOW ... apply for a CWCU loan ONLINE! It's fast, easy, and secure.

If you have not yet signed up for internet account access, contact member services at (815) 937-7447 ext. 7736 for the appropriate application and disclosure. See you in cyberspace!

* \$5.95 per month.



Extreme Statement Make-over

Please note the statement you will receive from CWCU will have a whole new look! It will be printed in a new format, making it more clear, concise, and easier to read. If you have any questions after receiving your new statement, call Member Services at (815) 937-7447.

Welcome Kankakee Community College Employees Credit Union Members

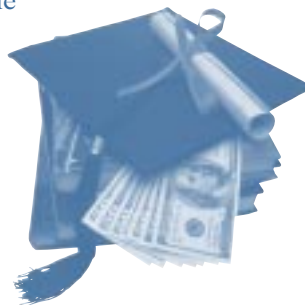
CWCU recently completed a merger with the Kankakee Community College Employees Credit Union. We are pleased to offer all of our convenient services to these members. If you have not already done so, stop in to open a *free* checking account and receive your first box of checks on us! Also, CWCU membership is open to your family members, as well as anyone who lives or works in Kankakee, Iroquois or Ford County.



Student Loans at Historically Low Rates

If you're heading off to college and deciding where to borrow the money, CWCU can help. The credit union participates in the Federal Stafford Loan program. As such, we can offer student loans at the lowest loan rates in years – as low as 2.77% APR!

CommonWealth Credit Union has loans for both students and parents. CWCU can help you determine the best way to finance your education. Log on to www.collegezone.com for loan program details or call us at 937-7439.



Low Student Loan Rates

ATM Card Changes

As of June 1, ATM cards will no longer be issued at our offices. Any new or replacement ATM cards will be mailed to your home address within 7-10 business days. Please contact member services at (815) 937-7447 ext. 7736 with any questions.

2004 Holiday Closings

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|---|----------------------|
| Independence Day | July 5th |
| Labor Day | September 6th |
| Columbus Day | October 11th |
| Veterans Day | November 11th |
| Thanksgiving Day | November 25th |
| Christmas Eve Close at 1:00 p.m. | December 24 |
| Christmas Day | December 25 |
| New Year's Eve Close at 1:00 p.m. | December 31 |

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.
Watsesa, IL 60970
815-432-2525

www.cwcu.coop



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