

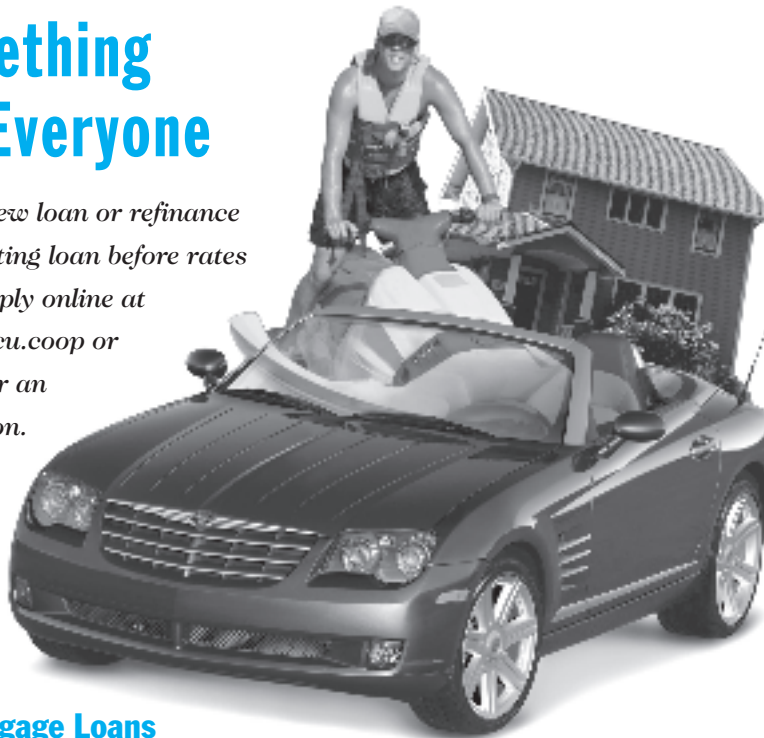
Summer 2005

CAPITAL CONCEPTS

A publication of Commonwealth Credit Union

Something For Everyone

Open a new loan or refinance your existing loan before rates go up. Apply online at www.cwcu.coop or stop in for an application.



- ★ **Mortgage Loans**
- ★ **Home Equity Loans (BELOW PRIME!)**
- ★ **Automobile Loans – Rates as low as **4.25% APR****
- ★ **Terrific Rates and Flexible Repayment Terms**

GET YOUR LOAN FAST! Call our Loan Department directly.

Mortgage/Home Equity Loans → (815) 937-7450

Automobile/Consumer Loans → (815) 937-7440

Current CWCU auto loans do not qualify for refinancing.

★★★ **COMMONWEALTH** ★★★
Credit Union

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

Get Out of Town!

It's the summertime. Pack up the suitcases and head out on vacation. Commonwealth Credit Union has the money you need for a fabulous vacation this summer.

10% APR*
12 Months to Repay

Apply today!

*For qualified members only.
Rates subject to change.



Commonwealth Credit Union Rated #1

Commonwealth Credit Union has received a CAMEL composite rating of "1" from the State of Illinois' Department of Financial and Professional Regulation. The rating, an indicator of the credit union's financial viability, **is the highest designation** that can be achieved and accorded by the Department.

Get the FACTs About Your Credit

Identity theft is on the rise. Don't fall prey to criminals who may try to assume your identity. Monitor your credit reports regularly to look for any inaccurate information or fraudulent activity.

The Fair and Accurate Credit Transactions (FACT) Act guarantees, among other things, that every consumer can have a free yearly look at their credit record. The three major credit reporting bureaus (Equifax, Experian and TransUnion) have joined forces to offer a one-stop free credit report center.

AnnualCreditReport.com allows you to request, view and print one, two or all three of your free credit reports quickly via a secure web site. You can also request the report by phone or mail (these will be processed within 15 days of receipt).

Internet address ▶ www.annualcreditreport.com

Toll-free number ▶ (877) 322-8228

Mailing address ▶ Annual Credit Report Request Service,
P.O. Box 105281, Atlanta, GA 30348-5281

Annualcreditreport.com is the **ONLY** approved site for requesting your credit reports. Don't give your personal information to another site with the intent of ordering your free annual credit report.

In the Spotlight: Branch Managers

Nancy Tousignant, *CommonWealth Credit Union, Washington Ave. Branch Manager*

Nancy Tousignant has been serving as CWCU Washington Avenue Branch Manager for the past several months. She brings a wealth of financial institution experience to the position.

Prior to CommonWealth Credit Union, Nancy worked in a variety of capacities at other financial institutions. She loves working with a great group of people who are all committed to serving members at the Washington branch office.



Michelle Myers, *Branch Manager, Watseka*

Michelle Myers has recently been promoted to the role of Branch Manager.

Michelle began her career in the financial industry in 1992. She has been with CommonWealth Credit Union for 10 years and welcomes the opportunities in her new position. Michelle looks forward to serving CommonWealth Credit Union members as the Watseka Branch Manager.

Scholarship Winner Selected

Brittany Bisailon, a 2005 graduate of Kankakee High School, has been selected as the recipient of the Commonwealth Credit Union Scholarship to attend Kankakee Community College for the 2005-06 academic year. Brittany, who lives in Kankakee, plans to pursue a bachelor's degree in occupational therapy and will complete two years of her program requirement at KCC.



Brittany was involved in Kankakee High School band and its swim team as well as being inducted into the KHS National Honor Society. She also was involved in community events including fund raising for the Salvation Army and raising funds for Tsunami disaster victims.

Holiday Closing

Labor Day ----- **September 5th**

Columbus Day ----- **October 10th**

Veterans Day ----- **November 11th**

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.
Watseska, IL 60970
815-432-2525

WWW.CWCU.COOP



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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