

Fall 2005

CAPITAL CONCEPTS

A publication of Commonwealth Credit Union

Holiday SKIP A LOAN Payment Offer

Take advantage of our "Holiday Skip a Loan Payment" offer during the months of November 2005, December 2005 and January 2006. You may choose ONE MONTH to skip a loan payment without penalty. This offer applies to each loan you have with Commonwealth Credit Union excluding Visa, Mortgage and Home Equity loans. To qualify, all loans must be current and no overdrawn savings or checking accounts, other restrictions may apply.

The processing fee is \$25 per loan. If you have any questions, contact the loan department at (815) 937-7440. Offer ends 01/31/06.

If you would like to take advantage of this offer, fill in the information needed below and bring it to one of our offices, or mail it to:

**COMMONWEALTH CREDIT UNION • ATTN: LOAN DEPARTMENT
P.O. Box 2269 • KANKAKEE, IL 60901**

SKIP A PAY REQUEST FORM

NAME _____ ACCOUNT NUMBER _____

LOAN/NOTE NUMBER LOAN/NOTE NUMBER LOAN/NOTE NUMBER

MONTH TO SKIP (CIRCLE ONE) **NOVEMBER 05** DECEMBER 05 JANUARY 06

Interest will continue to accrue on unpaid balance. Skipping payment(s) will extend the length of the loan.

ENCLOSED IS MY CHECK/MONEY ORDER FOR THE \$25.00 FEE(S)

PLEASE DEBIT MY PRIMARY SAVINGS ACCOUNT FOR THE \$25.00 FEE(S)

PLEASE DEBIT MY CHECKING ACCOUNT FOR THE \$25.00 FEE(S)

BORROWER 1 SIGNATURE _____ DATE _____

BORROWER 2 SIGNATURE _____ DATE _____

OWNER OF COLLATERAL _____ DATE _____

By signing above I desire that the above noted payment(s) be skipped and I authorize the Credit Union to advance the due date on the loan(s) specified by one month. I understand that the credit union will not do this if any of my debts at the credit union are past due or if any of my savings/ checking accounts are overdrawn, other restrictions may apply. I authorize the credit union to deduct the fee per loan from my savings or checking account unless I enclose another form of payment. I understand that if I do not pay by cash or check, and if I do not have the funds available in my savings or checking account on the day the form is received by the credit union this form will be returned to me and my payment(s) will be due as normal. I understand that interest will continue to accrue on the loan(s). (I understand by skipping a payment, the maturity or final payment date as disclosed on my note, truth in lending disclosure, and/or security agreement will be extended beyond the date originally disclosed.) Understand that anyone who is a cosigner or joint borrower on the loan(s) must also sign before the payment(s) can be skipped.

★★★ **COMMONWEALTH** ★★★

Credit Union

563 Wm. Latham Drive ★ Bourbonnais, IL 60914

www.cweu.coop



Love Named President of Commonwealth Credit Union

Raeann Love has been named President and CEO of Commonwealth Credit Union. Love initially worked as a member service representative at Commonwealth CU in 1983.

Raeann left the credit union and spent eight years as a regional manager for the Illinois Credit Union System. In addition, she managed GNB Credit Union and was vice president of business development at Credit Union 1, prior to returning to Commonwealth in 2003 as vice president of operations.

Love graduated from Bishop McNamara High School and attended Kankakee Community College. She is also a graduate of CUNA Management School.

Raeann looks forward to serving all of our members in her new capacity and continuing to introduce high quality products and services to meet your financial needs. Please help us welcome Raeann to her new position.

Christmas Club Accounts make the whole season easier.

Christmas Club funds will be transferred to your savings account on October 1, 2005. If you would like more money to shop with next year, just let us know and we can adjust the amount that you are putting into your Christmas Club account at any time.

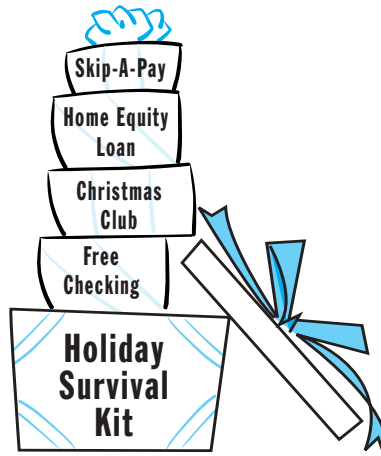
It's never too early to start saving for next Christmas! Contact a member Service representative today to open your 2006 Christmas Club account.

Free Checking

Commonwealth Credit Union offers members free checking, unlimited check writing, no per check fee, no monthly fee, no hidden charges. All the member pays for is their choice of check styles.

Let us help make all your Holidays merrier!

Brighten the Holidays with a Home Equity Loan and leave the financing to us. For additional information and to apply contact our Mortgage Department at 815-937-7447.



International Credit Union Day Celebrates "Members Make It Happen"

For 55 years, credit unions have set aside the third Thursday in October to celebrate International Credit Union Day. Each year, it gives us an opportunity to remember our proud history as we promote understanding and support for the credit union difference.

This International Credit Union Day, we are excited to be a part of your dreams and achievements. Thank you for being part of the credit union difference. Please don't hesitate to tell us how we're doing, and how we can provide even better service in the future.



Meet Dave Douglass

Dave is a native of Illinois having grown up in Forrest. He graduated in 1992 from the University of Illinois/Champaign-Urbana with a BA in History. He moved out west after graduation, lived and worked in social services in Seattle, WA, and most recently Bozeman, MT. In July, he moved back home to join the family business, Douglass Financial Services, and be closer to family. He is married to an incredible woman, Kiersten, with whom he has two amazing boys Maximilian (age 3) and Drexel (age 2).

He will be taking over as the financial consultant here at CWCU as Lee Wycoff transitions into retirement this fall and looks forward to serving individual members with the same integrity and competence that they have come to expect from Lee.

★★★ 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

New Hours For Watseka Branch!

- Open Tuesday
- Closed Wednesday

Monday, Tuesday, Thursday
Lobby 9 am - 5 pm
Drive Up 8:30 am - 5 pm

Wednesday Closed

Friday
Lobby 9 am - 5:30 pm
Drive Up 8:30 am - 5:30 pm

Saturday
Lobby 9 am - Noon
Drive Up 8:30 am - Noon

Holiday Closing

Columbus Day ----- **October 10th**
Veterans Day ----- **November 11th**
Thanksgiving Day ---- **November 24th**
Christmas Eve ----- **December 24th**
Christmas Holiday ---- **December 26th**
New Year's Holiday ----- **January 2nd**

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.
Watsoka, IL 60970
815-432-2525

www.cwcu.coop



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