



www.comwide.com

**SOUTH BEND**

1555 Western Ave. #239-2700  
405 E. Ireland Rd. #299-2800  
1915 Lincolnway E. #289-8800  
52330 US 933 N. #277-5200

**ELKHART**

2110 Cassopolis #266-1100

**PLYMOUTH**

1420 W. Jefferson #935-3800

**MISHAWAKA**

3530 Hickory Rd. #255-2500  
4625 LincolnWay E. #254-4900

**GRANGER**

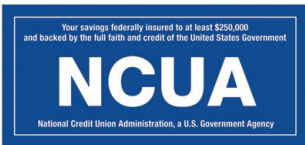
52550 Fir Rd. #273-2600

**GOSHEN**

925 Lincolnway E. #534-8600

**WARSAW**

955 Husky Tr. #267-0100



Accounts federally insured by NCUA to at least \$250,000 and backed by the full faith and credit of the U.S. Government.

# When others start charging more We Charge Even Less!

## SPECIAL OVERDRAFT SERVICE

It's much easier & less cost than payroll advance or overdraft protection. **Avoid check return fees, late payment fees and high overdraft fees!**

Get Cash Quickly at any CW office or with a CW Debit/ATM Card or check. Your overdraft CW account will clear with your next payroll deposit. Pay only for what you need, and only for as long as you need it.

Need \$300 for three days to cover a utility bill until payday? Why pay someone \$25 or more for overdraft protection, or up to \$44 for a payday loan? CW Special Overdraft Service (SOS) will cost only \$5.85, a savings of up to \$20...

*Plan to save a lot on all of your short term cash needs.*

**START SAVING NOW!**

Stop paying high overdraft protection, payroll advance and return fees. CW SOS and your direct payroll or other recurring deposit will work together automatically to give you hassle free and cost effective money management.

NEED \$300? CHECK OUT THE SAVINGS!			
DAYS NEEDED	PAYDAY LOANS	CW ODS	YOU SAVE
1	\$44.00	\$1.95	\$42.05
3	\$44.00	\$5.85	\$38.15
5	\$44.00	\$9.75	\$34.25
10	\$44.00	\$19.50	\$24.50
14	\$44.00	\$27.30	\$16.70

Call any CW office for more information.

### TERM SHARE CERTIFICATES

<b>6 months</b> .....	<b>0.75%</b>
<b>12 months</b> .....	<b>0.85%</b>
<b>18 months</b> .....	<b>0.95%</b>
<b>24 months</b> .....	<b>1.15%</b>
<b>30 months</b> .....	<b>1.25%</b>
<b>36 months</b> .....	<b>1.45%</b>
<b>48 months</b> .....	<b>1.75%</b>
<b>60 months</b> .....	<b>2.15%</b>

CALL US FOR SPECIALS!

MINIMUM AMOUNT \$2,000. EARLY WITHDRAWAL PENALTIES APPLY.



## BEST SAVINGS RATES!!

DAILY BALANCE	CHECKING SAVINGS	MONTHLY FUNDS-1	QUARTERLY FUNDS-3
\$100 - \$1,999	0.00%APY	0.40% APY	0.00% APY
\$2,000 and up	0.20% APY	0.40% APY	0.60% APY

Additional account terms and fee information is available upon request.

# Certificate Specials

Find them at [www.comwide.com](http://www.comwide.com)  
or call any CW office for rates.



## MERCHANT ACCOUNTS

Visa • MasterCard • Discover  
American Express • JCB  
Diners Club

Credit, Debit & Gift Cards  
EBT - ACH - TeleCheck

Quick settlements made directly  
into your CW account.

Call us for more details.



WHY THROW AWAY YOUR MONEY?

**SAVE WITH SPRINT!**

Join the over 800,000 credit union members nationwide that are already **saving over \$53 million** on their wireless plans. CommunityWide is pleased to bring you these major savings through the Sprint Credit Union Member Discount Plan.

*Call us for more information.*

**IMPORTANT!** For security reasons, your CW Debit/ATM card will not work outside the United States. If you plan to leave the states, call us before you go so that we can activate your card for the time and countries you are visiting.

## Attend our Annual Meeting! Bring your friends!

Saturday, April 28, 2012 at St. Adalbert's Hall

(519 S. Olive St., South Bend)

6:30pm - 11:00pm

Dinner Tickets \$12.00 - Purchase by April 20 • Business Meeting - 7:30pm - no tickets necessary

## FREE FINANCIAL COUNSELING AND EDUCATION!

When was the last time you saw a copy of your credit report?  
If it's been more than one year, then it's time to take another look.  
An Accel counselor can help. As a CW member you are eligible for  
valuable **FREE** financial education and counseling from Accel.

*Don't pay for this same service elsewhere!*

Contact Accel by using the information below for  
truly professional advice paid for by CW.  
Call 877-332-2235 (866-772-2235 - Spanish) (EST)  
Online at [www.accelservices.org](http://www.accelservices.org)  
Mon-Thurs. 8am-9pm • Fri 8am-7pm • Sat 9am-1pm



**CommunityWide**  
FEDERAL CREDIT UNION

It's Real Simple.

We **PAY** you **MORE**,  
We **CHARGE** you **LESS!**

Join Now.



Perfect Teller Mobile  
[m.pt4web.com/18336](http://m.pt4web.com/18336)

## LOANS FOR ALL YOUR NEEDS!

Home, Auto, Truck, Van, Boat, Cycle, ATV,  
JetSki, Furnace, Air and Water Conditioners