



ID Fraud Theft – Data Breaches

PROTECT YOURSELF. IT'S NOT GOING AWAY.

In today's world, data breaches and identity theft are becoming more and more prevalent. Even though you try to remain vigilant, much damage to your credit can occur before you are aware. To really protect yourself, it has become prudent to purchase an identity theft service, but a good one can cost you \$10-25/month. That's a lot of money, but what else can you do?

Now, you, your joint CW member, and your family can get these credit monitoring and internet use protection benefits absolutely **FREE** with CW Checking.

- **Fully Managed Identity Theft Resolution Services** – a fraud specialist will manage your case and will work with you until your credit and identity are restored. Visit www.IDProtectMe247.com for a full list of benefits and services.
- **Identity Theft Recovery Case Plan** – to inform you of the recovery process
- Up to \$10,000 **Identity Fraud Expense Reimbursement Coverage**
- **Online Identity Theft News Center and Valuable Phone and Web Resources** Register and activate these valuable services at no extra cost.
- **Credit Monitoring** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases including credit, Social Security, public records, real property records, telephone and many others
- **3-in-1 Credit Report** - request new report every 90 days or when you receive a credit alert
- **Credit Score** – receive new single bureau credit score with every new credit report
- **Secure Internet Browsing Software** - downloadable software that provides you with a secure and private internet connection isolating you from crime ware – even if your computer is infected with viruses
- **Debit and Credit Card Registration**

If you have an active CW Checking account with direct recurring payroll or other deposits, the above valuable services will be yours absolutely **FREE**. Announcement and instruction letters will be sent to you before the June 1, 2014 effective date.

Don't have CW Checking? We have everything the Big Boys have, and more, without all of the high fees and charges.

- Perfect Teller Online and Mobile Banking
- Surcharge Free ATM's at 30,000+ locations.
- Visa Debit/ATM Card
- Courtesy Overdraft Calls
- Special Overdraft Service (SOS)
- Remote deposit capture
- Bill Pay Service
- Sybil Phone Account Access
- E-Statements
- Free Professional Financial Counseling and Education
- Highest Dividend Rates Anywhere
- 5,000+ Credit Union Shared Locations

All this, plus the IDTheft Protection benefits above are yours absolutely **FREE** when you have CW Checking with e-statements and direct payroll or other recurring deposits.



WHO ELSE DOES THAT !!

Special Term Share Certificate

1.00% APY • 26 months

Term Share Certificates

Term-APY	Term-APY
6 - 0.50%	30 - 1.00%
12 - 0.60%	36 - 1.20%
18 - 0.70%	48 - 1.50%
24 - 1.80%	60 - 1.80%

MINIMUM AMOUNT - \$2,000. EARLY WITHDRAWAL PENALTIES APPLY. RATES MAY CHANGE WITHOUT NOTICE.

Special Overdraft Service

ONLY 33c/DAY FOR \$100.

With direct payroll or other recurring deposits into CW Checking. Some restrictions apply.



- Pay bills on time-
- Avoid late fees
- Avoid returned checks or ACH
- Avoid Courtesy Pay charges
- Avoid Pay Day Loans

Important Debit/ATM Card Notice

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.

Like us on Facebook
www.facebook.com/comwide

Follow us on Twitter
www.twitter.com/comwide

Visit us at
www.comwide.com

Attend our Annual Meeting - Bring your Friends!

Saturday April 26, 2014
6:30 pm – 11 pm

St. Adalberts Hall
519 S. Olive St., So Bend

Dinner • Live Music
Business Meeting

Purchase Tickets by April 18 • Price - \$12.00

- Ready to quit throwing money away, and start building equity? Why rent when you can own!?!?
- Have you out grown your current home?
- Looking to downsize?
- 1st time homebuyer just looking for insight?



HALLMARK HOME MORTGAGE & COMMUNITYWIDE FEDERAL CREDIT UNION ARE PARTNERING TOGETHER TO MAKE YOUR DREAMS OF HOME OWNERSHIP COME TRUE!

It can take as little as five minutes to get the pre-qualification process rolling! No Pressure-Only beneficial information to make sure you are making the right choices for you!



Jane Koebel
Mortgage Loan Originator NMLS#286366
Cell: 574-993-7339
Fax: 866-503-2995
jkoebel@1hallmark.com
<http://www.hallmarkhomemortgage.com/jkoebel>

NMLS# 53441
574-968-6655
54505 26th Street, Suite F
South Bend, IN 46635

SOUTH BEND

1555 Western Ave • 239-2700
405 E Ireland Rd • 299-2800
52330 SR 933N • 277-5200
1915 LincolnWayE • 289-8800

MISHAWAKA

3530 Hickory Rd • 255-2500
4625 LincolnWayE • 254-4900

GRANGER

52550 Fir Road • 273-2600

ELKHART

2110 Cassopolis • 266-1100

GOSHEN

925 Lincolnway E • 534-8600

PLYMOUTH

1420 W Jefferson • 935-3800

WARSAW

955 Husky Trail • 267-0100

PLUS OVER 5,000
CREDIT UNION CENTERS
ACROSS THE U.S. CHECK
WWW.CO-OPSHARED-BRANCH.ORG
FOR
AVAILABLE LOCATIONS

CLOSE TO YOU • NATIONWIDE

FEES and CHARGES (Effective May 1, 2014)

- A fee of \$1.00 each will be charged for each withdrawal or transfer from your account (except checking) in excess of four (4) per month.
- If you close your account within three months after it is opened, you may be charged a \$3.00 closed account fee (\$100. for IRA). No dividends previously earned will be paid on a closed account.
- A high activity fee may be charged on savings or checking accounts that have unusually high activity. You will be notified in advance if this fee will be assessed or increased.
- A monthly dormant account fee of \$5.00 may be charged to accounts with a balance of less than \$300. (\$2,000. for IRA) that have had no activity for three (3) months or more.

Replace Lost ATM / debit card \$ 5.00
Additional checking account (each) \$2.00 mo.

Additional savings account (each)	\$ 1.00 mo.
Teller transfer of funds	\$ 1.00 each
Pre-authorized teller withdrawals	\$ 3.00 each
Temporary checks	\$.50 each
Check printing fee -	Depends on style ordered
Teller's check	\$ 2.00 each
Money order	\$ 0.50 each

Overdraft Account

A fee of \$.0033 will be charged each day for each dollar that an account is overdrawn. The monthly fee total will be deducted at the end of the month.

Returned check, ACH	\$15.00
Stop payment - all items	\$15.00 each
Deposited checks returned unpaid	\$ 8.00

Checks cleared in excess of forty (40) per month	\$ 0.10 each
Account activity printout	\$ 1.00/page
Account research-investigation	\$25.00/hour

Account inquiry - Telephone	\$ 1.00 each
Copy of statement (in office)	\$ 3.00 each

Incoming wire transfer	\$10.00
Domestic outgoing wire transfer	\$20.00
Foreign outgoing wire transfer	\$50.00
ACH Transaction (non automated)	\$ 2.00

Photocopy	\$.50 page
Copy of check (in office)	\$ 2.00
Collection item (in/out)	\$10.00

Mailing of check or receipt	\$ 2.00 each
Send Fax	\$ 1.00 page
Garnishments, levies	\$25.00 setup

Coin Sorting - Counting	1% of amount
Incorrect Address on Account	\$ 5.00/month

Low Acct. Balance Fee	\$ 1.95/ month
Average Daily6 Balance =< \$500.	
(Waived for accts with e-statements)	

Experience
the Difference

Call us or stop in at any of our eleven full service offices. Find out how easy it is to experience a really different way of banking that puts you first.

You'll Be Glad You Did

NO SURCHARGE ATM'S
(Over 30,000 Nationwide)

CU24 877/570-2824

www.cu24.com/nopremium/

ALLIANCE ONE

<http://www.atmallianceone.org/>

allianceone/locator.asp

ALSO ON COMWIDE.COM

BEST SAVINGS RATES

Daily Balance	Checking Savings	Monthly Funds-1	Quarterly Funds-3
	APY	APY	APY
\$ Up to 500.	0.00%	0.30%	0.00%
\$ 500-1,999.	0.20%	0.30%	0.40%
\$2,000 plus	0.20%	0.30%	0.40%



Additional terms and fee information is available upon request. Accounts federally insured by NCUA to at least \$250,000 and backed by the full faith and credit of the U. S. Government.