



January 2012

PERFECT TELLER MOBILE
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Important Fee Change Notice: Effective March 1, 2012, an Overdraft Fee of \$.0072 will be charged each day for each \$1.00 that an account is overdrawn. This fee will be deducted at the end of each month and will replace our current Overdraft and Draft Advance fees. This change will streamline our Overdraft Service and make the fees charged for overdraft accounts more equitable.

Best Savings Rates				Term Share Certificates		
Daily Balance	Checking Savings	Monthly Funds-1	Quarterly Funds-3	APY Months	APY Months	APY Months
\$ 100. to 1,999.	0.00% APY	0.40% APY	0.00% APY	0.75% - 6	1.15% - 24	1.75% - 48
\$ 2,000. & more	0.20% APY	0.40% APY	0.60% APY	0.85% - 12	1.25% - 30	2.15% - 60
				0.95% - 18	1.45% - 36	Call us for specials
Additional account terms and fee information is available upon request. <small>Federally insured by NCUA to at least \$250,000 and backed by the full faith and credit of the U.S. Government.</small>				Minimum Amount - \$2,000. Early withdrawal penalties apply. <small>Rates subject to change without prior notice.</small>		

Certificate Specials
 Find them at comwide.com or call any CW office for rates

A Full Service Office Close to You


South Bend 1555 Western Ave 239-2700 405 E. Ireland Rd. 299-2800 52330 U.S. 933N 277-5200 1915 LincolnWay E. 289-8800	Mishawaka 3530 Hickory Rd. 255-2500 4625 LincolnWay E. 254-4900
Elkhart 2110 Cassopolis 266-1100	Granger 52550 Fir Road 273-2600
Plymouth 1420 W. Jefferson 935-3800	Goshen 925 Lincolnway E. 534-8600
	Warsaw 955 Husky Trail 267-0100

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.

Important Notice for CW Debit Cardholders

When you use your Visa Check Card at certain merchants and you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network. One or more of these networks may be displayed on the back of your debit card. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network when making a transaction without a PIN, different terms may apply, and you will not be eligible for certain Visa benefits. Certain protections and rights applicable only to Visa Check Card transactions described in your cardholder agreement will not apply to transactions processed on the STAR, PULSE, NYCE, COOP, or ACCEL/Exchange network.

For security reasons, your CW Debit/ATM card will not work outside the United States. Call us before you leave the states so that we can activate your account.



Tired of High Fees?
Try CW Checking

No NSF return check charges with direct deposit
 Courtesy overdraft calls save fees and embarrassment
 Access your account – 24/7 with free check copies and statements
 Pay all your bills when you want, without checks or postage


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

Mon - Thur 8am - 9pm
 Fri. 8am -7pm
 Saturday 9am to 1pm.


Using a Payroll Advance Service?



A payroll advance is a quick, easy way to get money in an emergency. It should, however, be used only on rare occasions, as its cost is very high. Continual use of this service also defeats its purpose as there will be no new money available when another need arises. If you find that you are using a payroll advance service more than once in a three month period or using more than one service, it is in your best interest to seek financial counseling. Financial counseling is free at CommunityWide, paid for by CW for your benefit.

If you find a need for a payroll advance, why not use our overdraft service instead. It's easier - no checks to write. Your next payroll deposit will clear your overdraft automatically. It's convenient – no need to go elsewhere. It's lower cost – lower fees than other places. Contact us for more information.

GOODWILL NEEDS DONATIONS NOW!



Please bring your unwanted clothes, housewares, small working appliances, sporting goods, toys, etc. to one of their convenient drive-thru's or collection centers. You'll help our community by recycling and providing others with low cost items that they need. Tell your family, friends, neighbors, church, and fellow workers that Goodwill needs Donations *NOW!*

Attend our Annual Meeting - Bring your Friends!

Saturday, April 28, 2012 6:30 pm – 11:00 pm	St. Adalberts Hall 519 S. Olive St., So Bend	Dinner – Live Music Business Meeting	Tickets on sale March 5 Price - \$12.00
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Loans for All Your Needs → HOME – AUTO – TRUCK – VAN – BOAT – CYCLE – ATV
 JET SKI - FURNACE – AIR AND WATER CONDITIONERS



People You Can Trust