



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**

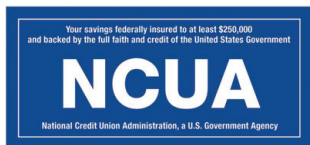
52550 Fir Rd. #273-2600

**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.

# Are you paying too much for your checking account?



## WE CHARGE YOU LESS...

	<u>CW</u>	<u>OTHERS</u>
Monthly Serv. Chg	\$ 0.00	UP TO \$14.00
Overdraft Fees	<b>SOS</b>	\$35.00
Returned Item	\$15.00	\$35.00
Overdraft Transfer	\$ 0.00	\$12.00
Replacement Card	\$ 5.00	\$10.00
Money Orders	\$ .50	\$ 8.00
Cashiers Check	\$ 2.00	\$10.00
Stop Pay	\$15.00	\$35.00

Expect other *CW* fees to be just as low.

- Free Courtesy overdraft calls save fees and embarrassment
- Free ATM access at over 30,000 locations nationwide
- Free mobile, online and phone banking with free check copies
- Free bill paying service saves time, checks, and postage
- Free financial counseling and education from professionals

### SOS - Special Overdraft Service

A courtesy overdraft call will give you time to cover an OD and avoid a fee. If you have *CW SOS*, any amount up to \$300 that is not covered overnight will incur a fee of only 33¢/\$100 of the OD amount per day of OD. (For example - \$300. OD would be only 99¢ per day. Your next payroll or other recurring deposit (required for SOS) can clear the OD, if it need be.

## WE PAY YOU MORE...

### Term Share Certificates

6 months	.60% APY
12 months	.70% APY
18 months	.80% APY
24 months	1.00% APY
30 months	1.10% APY
36 months	1.20% APY
48 months	1.50% APY
50 months	2.00% APY



### Certificate Specials

Find them at [comwide.com](http://comwide.com)

or call any CW office for rates

### Best Savings Rates

Daily Balance	Checking Savings	Monthly Funds-1	Quarterly Funds-3
\$ 100. to 1,999.	0.00% APY	0.40% APY	0.00% APY
\$ 2,000. & more	0.20% APY	0.40% APY	0.60% APY



Additional account terms and fee information is available upon request. Federally insured by NCUA to at least \$250,000 and backed by the full faith and credit of the U.S. Government. Rates subject to change without notice.



## 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 Special Overdraft Service (SOS) 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.

### LOANS FOR ALL YOUR NEEDS!

- Home
- Auto
- Truck
- Boat
- Cycle
- ATV
- JetSki
- Furnace
- Air & Water Conditioners

### 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.

### No Surcharge ATM Service

You can use your *CW* Debit/ATM cards at over 30,000 ATMs across the nation without incurring a surcharge fee. Use the instructions below to locate ATMs convenient for you or click on the CU24 or Alliance One icons on our website [comwide.com](http://comwide.com).

#### CU24 ATM Locations

877-570-2824 [www.cu24.com/nopremium/](http://www.cu24.com/nopremium/)

#### Alliance One Locations:

<http://www.atmallianceone.org/allianceone/locator.asp>

Area locations include Teachers CU, Notre Dame FCU, AAA FCU, Policemen's FCU, Firefighters FCU, Inova FCU, Interra CU, most 7/11 stores, plus many other retail locations.



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

### 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

Saturday, April 27, 2013

6:30 pm - 11:00 pm

St. Adalbert's Hall  
519 S. Olive St.  
South Bend

Dinner  
Live Music  
Business Meeting

Tickets on sale March 4

Price - \$12.00

Bring Your Friends!



It's Real Simple.

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

Join Now.



visit us at  
[www.comwide.com](http://www.comwide.com)