

January 2015



# CHECKING AT CW?

## Everything the Big Boys have and more, for a whole lot less

- Perfect Teller Online & Mobile Banking
- E-Statements
- Sybil Phone Account Access
- Visa Debit/ATM Card
- Courtesy Overdraft Calls & Text Messages
- Bill Pay Service
- 30,000+ Surcharge Free ATM's
- Free Financial Counseling
- Highest Dividend Rates Anywhere
- Special Overdraft Service (SOS)
- 5,000+ CU Center locations nationwide
- Remote check deposit capture



All this, plus the ID theft protection are yours absolutely **FREE** when you have CW Checking with e-statements and direct payroll or other recurring deposits.

## Who Else Does All That?

## CERTIFICATE SPECIALS

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

## Term Share Certificates

Months-APY	Months-APY
6 - 0.70%	30 - 1.10%
12 - 0.70%	36 - 1.20%
18 - 0.80%	48 - 1.60%
24 - 1.00%	60 - 2.00%

Minimum Amount - \$2,000  
Rates subject to change without notice.

## Earn Monthly Credits

Sign up for home banking with e-statements and validate your email address on your checking account and earn a \$1.90 monthly credit. Better yet, direct deposit your payroll or other recurring deposits and earn an additional \$2.90 monthly CWChecking credit.

## Home Mortgages

FHA - VA - Conventional  
All Types - Competitive Rates  
**855/512-9997**  
Professional Service  
Information - No Pressure through  
Hallmark Mortgage

## BEST RATES ANYWHERE



Average	Checking Savings	Monthly Funds-1	Quarterly Funds-3
Daily Balance	APY	APY	APY
\$ 500 - \$999.	0.00%	0.40%	0.00%
\$1,000 - \$1,999.	0.30%	0.40%	0.00%
\$2,000 & more	0.30%	0.40%	0.70%

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.

## THOUSANDS OF LOCATIONS NATIONWIDE

### SOUTH BEND

1555 Western Ave 239-2700  
405 E Ireland Rd 299-2800  
52330 SR 933N 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 Road 273-2600

### GOSHEN

925 Lincolnway E 534-8600

### WARSAW

955 Husky Trail 267-0100

**PLUS OVER 5,000 CREDIT UNION CENTERS ACROSS THE U.S.**  
**CHECK [WWW.CO-OPSHARED BRANCH.ORG](http://WWW.CO-OPSHARED BRANCH.ORG) FOR AVAILABLE LOCATIONS**

Like us on Facebook  
[www.facebook.com/comwide](http://www.facebook.com/comwide)

Follow us on Twitter  
[www.twitter.com/comwide](http://www.twitter.com/comwide)

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



# SAVE BIG with CW Overdraft Service

- Pay bills on time-Avoid late fees
- Avoid Returned Checks or ACH
- Avoid Courtesy Pay charges
- Avoid Pay Day Loans

CW members with direct recurring deposits may qualify for Overdraft Service. Instead of high return fees, you'll pay only a small overdraft fee each day until your next payday.

You may also qualify for *Special Overdraft Service* that lets you overdraft your account with a debit or ATM card or get emergency cash. Certain restrictions apply.

Contact us for more information.

# DIFFERENT FROM THE REST

## HIGH VALUE SERVICES

CommunityWide was founded in 1967 to help persons of modest means in the downtown area of South Bend. Although we have grown to over \$355 million in assets, our mission to provide high value financial services has not changed. We pay more than the rest on your deposits. Our services are designed to meet your needs while at a much lower cost than you'll find elsewhere. 'We Pay More and Charge Less'.

## NOT JUST A CUSTOMER

CW is a cooperative. As a member, you are an owner, not just a customer. We try hard to save you money, not find ways to get more from you to pay investors. When you call, there will be no huge phone tree that takes you in circles. A real person will respond who truly cares and has the ability and authority to help you in a timely manner. You'll find 'Friendly Service from Those who Care'.

## WE PAY MORE

Our deposit rates are consistently among the best anywhere, whether for savings, checking, or short and long term accounts. You can use our 'Funds' accounts to further maximize your return. You'll find that 'Our Interest is Serving Yours'.

## LOW COST EMERGENCY CASH

While others find ways to charge more with higher fees, we help you avoid costs. We provide courtesy overdraft calls to alert you of overdrafts. If you are unable to cover it that day, our Special Overdraft Service SOS can cover you until payday. It's only cost is 33 cents per day for each \$100. Your account can also be accessed for emergency cash until payday with a CW check or debit card. You can avoid high returned check fees, late charges, and embarrassment. When you need help, 'We've Got You Covered'.

## LOANS FOR ALL YOUR NEEDS

Need a loan for a home, vehicle, motorcycle, ATV, furnace, water conditioner, or any other worthwhile purpose? If you qualify, you'll find a good rate and a quick approval, even if you have credit challenges. If you have a problem making payments, we'll work with you. Free professional credit counseling and education is available at our expense. 'Who Else Does That'.

## EVERYTHING THE BIG BOYS HAVE FOR A WHOLE LOT LESS



- Home banking on your PC or mobile device
- Phone banking
- Debit/ATM cards
- Free access to 30,000+ ATM's nationwide
- Remote deposits from your mobile device
- Checking accounts with bill pay service
- Credit Union Centers at 5,000+ locations nationwide
- Mobile apps available for all of the above



# 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) Mon - Thur 8am - 9pm • Fri. 8am - 7pm

Online at [www.accelservices.org](http://www.accelservices.org)



## Attend our Annual Meeting

**NEW LOCATION • BRING YOUR FRIENDS**

Saturday April 25, 2015

6:30 pm - 11 pm

South Bend Elks #235 • 3535 McKinley Ave South Bend

Dinner - Business Meeting • Live Music

Price - \$12.00 • Tickets on sale March 2

No Surcharge ATM's • Over 30,000 Nationwide

CU24 877/570-2824 • [www.cu24.com/nopremium/](http://www.cu24.com/nopremium/)

ALLIANCE ONE

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

ALSO ON COMWIDE.COM