

COMMON CONNECTION

A monthly communication for our Commonwealth Community • December 2017

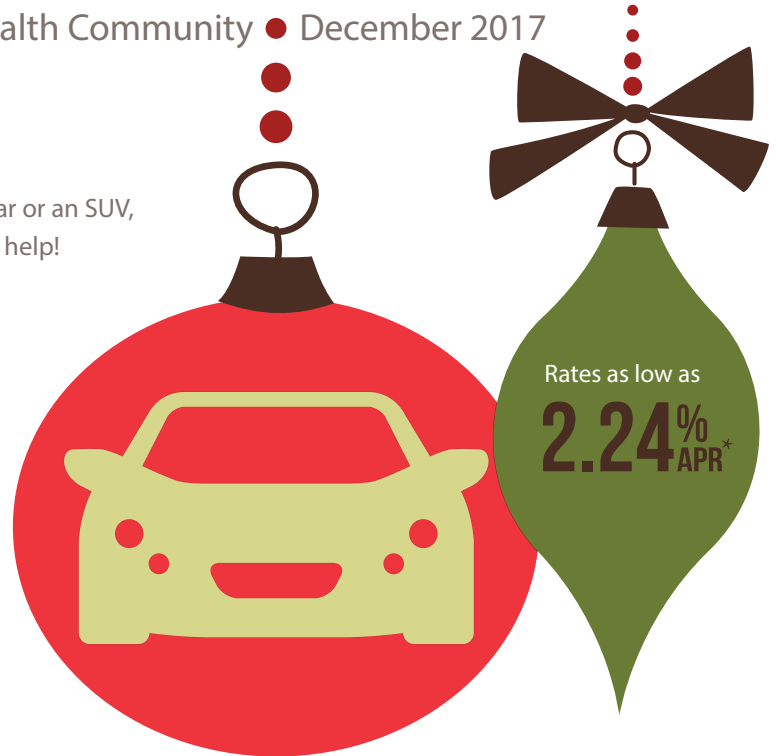
TIME FOR NEW WHEELS?

Feel the excitement of a new car! Whether you'd like a sports car or an SUV, something new, or just new-to-you, Commonwealth is here to help!

Our auto loans feature:

- ◆ Rates as low as **2.24% APR***
- ◆ No payments for 90 Days**
- ◆ Flexible terms up to 84 months
- ◆ Online auto buying tools
- ◆ Quick and easy Online application

PLUS for a limited time, when you refinance your current auto loan from another lender with Commonwealth, you can **earn 1% cash back***** on your balance! Who couldn't use a little extra cash for the Holiday Season?



* APR = Annual Percentage Rate. The advertised rate of 2.24% APR is based on a new vehicle with up to a 36-month term. The rate you receive will be based on certain creditworthiness factors and approximate repayment and may be higher than the rate shown. Please ask us for the rate for which you qualify. All rates are subject to approximate loan term limits and certain restrictions may apply. Rates are subject to change without notice. There are minimum loan amounts required for some loan terms. Contact us for minimum loan amounts by term, maximum loan amounts and loan-to-value requirements

** If you take advantage of "no payments for 90 days" option, finance charges will still accrue, the total finance charges paid on your loan will increase and the maturity date of the loan will be extended. Minimum FICO score of 680 required..

*** 1% cash back offer valid only for vehicles refinanced from another financial institution. 1% cash back will be paid at loan closing. Refinance of existing Commonwealth auto loans do not qualify. You must keep your auto loan open for 12 months in order to keep the 1% cash back incentive.

GIVE YOUR FAMILY AND FRIENDS THE GIFT OF COMMONWEALTH (OH, AND \$50!)

If you love Commonwealth, why not share the love? Refer your family, friends, co-workers, neighbors or anyone you know to Commonwealth, and you will both receive \$50 when they open a new checking account. The sky is the limit. The more you refer, the more money you can receive! Visit wealthcu.org/referralprogram to print your referral coupons.



*Valid for new member and new checking account only. Limit one new checking account per new member. All new accounts will be verified by Chex Systems. Members with an existing Commonwealth checking account are not eligible. Cash or non-cash gifts in excess of \$10 are subject to IRS reporting on form 1099-INT. Offer is subject to cancellation without notice and cannot be combined with any other offer.

IRA REQUIRED MINIMUM DISTRIBUTION REMINDER

If you have reached the age of 70½ and you have a Traditional IRA, you are required to take a minimum distribution before December 31st each year. If you have not already taken your RMD for this year, please stop by your local branch or call us and we will help you calculate your required minimum distribution for 2017.

We recommend that you contact your Tax Advisor prior to taking your distribution to ensure you are taking the required amount.

COMMUNITY CORNER

TURNINGWHEELS FOR KIDS BIG BIKE BUILD

For the 10th straight year, Commonwealth will be joining TurningWheels For Kids at their annual Big Bike Build, where we will help build bikes for underprivileged children in Santa Clara County.

Help us contribute & WIN!

Purchase a raffle ticket at one of our branches December 1st through December 31st for your chance to win a bike! All proceeds from the raffle will go to TurningWheels For Kids.

To learn more about TurningWheels, visit www.TurningWheelsForKids.org



HOLIDAY CLOSINGS

Christmas Day

Monday, December 25, 2017

New Years Day

Monday, January 1, 2018

BRANCH DIRECTORY

San Jose ♦ Silver Creek
5890 Silver Creek Valley Road

San Jose ♦ Cambrian
3075 Union Avenue

Milpitas ♦ Milpitas Town Center
537 E. Calaveras Boulevard

Morgan Hill ♦ Tennant Station
400 Tennant Station

Morgan Hill ♦ Cochrane Commons
1041 Cochrane Road

BRANCH HOURS

Monday through Thursday
9:00am to 5:00pm

Friday – 9:00am to 6:00pm

Saturday – 9:00am to 2:00pm at
Cambrian, Morgan Hill-Tennant and
Milpitas only

Member Service Representatives

Monday through Thursday
9:00am to 5:00pm

Friday – 9:00am to 6:00pm
(408) 531-3100 or (800) 564-1588

 **COMMONWEALTH**
CENTRAL CREDIT UNION
P.O. Box 641690 ♦ San Jose, CA 95164-1690
(408) 531-3100 ♦ (800) 564-1588

www.wealthcu.org

