

What is a Credit Union?

Credit Unions are not-for-profit financial institutions. Credit unions return earnings (after expenses) to member in the form of creating a pool of funds in order to make loans at reasonable rates of interest, pay a fair dividend rate on member savings, and provide helpful member financial services.

Credit unions are people-oriented financial institutions. They are formed, owned and operated for a single purpose: to help members help one another financially. Credit unions put the needs of members above everything else. They are here to serve the economic well being of its members.

Services:

- Savings Accounts
- Christmas Club Savings
- Special Savings
- Share Draft Accounts (Checking)
- Now Account
- Certificates of Deposit (CD'S)
- IRA'S
- Wire Transfers
- Loans
- Credit Cards
- Payroll Deduction/Ford Motor Co.
- Direct Deposit
- Free Online Banking
- Free Online Bill pay
- Phone App
- MobiMoney App

Loans:

Good credit = Great Rates

Bad Credit = Start Your Credit or Step-Up your Credit Specials

Whatever your need may be, a loan from the Credit Union can help with a convenient payment schedule and favorable terms to fit your budget.

Credit Cards:

Visa with great rates. Our Visa program includes:

- Platinum
- Preferred
- Classic
- Standard
- High Risk



Heights Auto Workers Credit Union

ITEMS REQUIRED TO OPEN A NEW ACCOUNT

Membership Qualifications

Live, Work, Worship or go to school
in the Credit Union's boundaries

Family Members Welcome

Savings Accounts

- ☺ Valid Driver's License or State Issued ID with current address
- ☺ Social Security card or legal document with Social Security Number
- ☺ Current pay stub
- ☺ Right thumbprint
- ☺ \$25.00 minimum deposit. This is the minimum balance required to keep an account open.

Checking Accounts

- ☺ Must have a savings account first.
- ☺ \$5.00 minimum deposit. This is the amount required to keep the account open.
- ☺ When ordering checks, the price of the checks is required to be on deposit.

2 Locations

Main Office:

21540 Cottage Grove Avenue
Chicago Heights, IL 60411
(708)758-4277
Mon., Tues., Thurs., Fri.
8:30 – 4:30

Branch Office:

13912 S. Torrence Avenue
Burnham, IL 60633
(708)891-6990
Mon., Tues., Thurs., Fri.
9:30 – 6:00

Both offices are closed on Wednesday and weekends!!!



21540 Cottage Grove
Chicago Heights, IL 60411
(708) 758-4277
Fax (708) 758-8918

13912 Torrence Avenue
Burnham, IL 60633
(708) 891-6990
Fax (708) 891-9122

Welcome to Heights Auto Workers Credit Union, a member- owned, not for profit, full service financial institution, serving the employees of Ford Motor Company since 1954. Our number one objective is to serve our members by offering products and services to help you increase your financial security.

From the new savers starting to build a financial future, to the experience investor seeking long-range security, we invite you to experience the “credit union” difference. As a member-owner, you can take advantage of interest earning checking with minimal fees, no annual fee credit card programs, on-line banking, lower loan rates, higher saving rates and much more. Member-owners are also entitled to one vote in our annual election for our volunteer Board of Directors.

Credit Union membership is available to anyone who lives, works worships or goes to school within the Credit Union boundaries. Membership is also available to immediate family of an already Heights Auto Workers Credit Union member related by blood or marriage. Credit Union membership is a wonderful benefit that you and your entire family can enjoy!

As always the staff and volunteers of Heights Auto Workers Credit Union are committed to serving you, our members, beyond your expectations. We will continue to provide the financial services you need and want.

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Mon, Tues, Thurs, Fri
8:30 to 4:30**

**Torrence-Branch
Mon, Tues, Thurs, Fri
9:30 to 6:00**

Both offices closed Wednesday & Weekends