

Connection

Cornerstone Credit Union | www.cornerstonecu.org | February 2013

Knock Down Your Debt!

Looking for real progress with your outstanding balances? Is your goal to get out of debt for good? Here's the answer: Make a breakthrough by consolidating your bills into one low monthly payment with a **Debt Consolidation Loan**.

Money Saving Fact:

If you have \$9,000 on a credit card with an 18.99% rate, over a 42-month period, you would be paying an additional \$3,388 in interest. With a CCU Debt Consolidation Loan at 6.99% APR, you would save more than \$2,200 in interest in that same period of time! Plus the great feeling of relief you'll get when you knock down that credit card debt for good.

APPLY ONLINE TODAY!

Offer ends March 31, 2013.

You can apply online, in person, or by phone **(800.711.3277)**

**APR = Annual Percentage Rate. Rates and terms subject to change and based on creditworthiness. Automatic payment required. Payment example on a \$9,000 loan with a 42-month term at 6.99% APR, monthly payment would be \$242.19. Existing CCU loans are not eligible for this offer.*



Mobile Banking has arrived!

On the go, but need to know? Now you can, with CCU's new Mobile Banking Program! Find out how easy it is to register and use – check out our short CU-Mobile video on our website, www.cornerstonecu.org.

Get instant connectivity to your accounts right from your smart phone or similar device. It's safe and secure; delivering the highest level of security with multiple layers of authentication.

CU-Mobile provides three ways you can access your accounts:

1. Receive SMS text service and alerts on your mobile phone.
2. Use WAP (web access) on your mobile browser.
3. Download an APP from most APP stores (for easy access to CCU).

With CU-Mobile, you can:

- Check your account balances
- View transaction history
- View pending transactions
- Transfer funds
- Make loan payments
- Receive "eAlerts" on account activity

CU-BillPay – More than meets the eye

If you haven't looked at CU-BillPay lately, you are missing out. With its recent upgrade, it provides more than better management of your bills – it has truly evolved into a money management service.

Now you have the ability to transfer money to and from your CCU account and an account held at another financial institution. No more hassles running back and forth between CCU and other financial institutions. You can now move money overnight yourself through a personal ACH (automated clearing house) origination process.

Transferring of funds into your CCU account is FREE. Transferring funds out of CCU to another financial institution is a low \$2.00 per transfer.

How to set it up:

1. If you haven't enrolled in CU-BillPay, do so in CU-Branch.
2. In CU-BillPay, click on "Transfer Money" (to add an account or to initiate overnight transfers.
3. The first time you set up an account you will be walked through simple verification steps. (This will take about two business days to complete.) After that your transfer institution name will appear in the drop down lists in the "Make a Transfer" box.



» Save the Date - March 16, 2013

Want to take a more active role in your credit union? Come to the **73rd Annual Membership Meeting** of Cornerstone Credit Union! Not only will you help elect the Board of Directors, you'll also hear first-hand about this year's achievements and how your credit union is moving into the future. Our theme this year is: **Positioned for Growth**.

Remember, credit unions are not-for-profit financial institutions. Owned and controlled by their members, not profit-driven shareholders, which means that credit union members enjoy better rates and lower fees. Your involvement is key!

The meeting will take place **March 16, 2013 at 2 p.m.** in the **Freeport Service Center**, 550 W. Meadows Dr., Freeport. Door prizes, mementoes, and refreshments will be provided.



» Protect your identity – use your Debit Card safely

Identity theft can happen, despite tight security measures. Here are some tips for prevention:

At the merchant: Know the difference between “credit” and “debit” and choose wisely. With credit, you sign and it processes through VISA®. With debit, you enter your PIN and it processes like an ATM transaction. While both result in affecting your checking account balance, signature-based debit card transactions are protected through VISA's® Zero Liability. When you choose “credit,” you are choosing added safety.

Online: When you register with Verified by VISA, these purchases are protected too. This free service provides a unique password you will use each time you make an online purchase. To learn more about Verified by VISA and sign up, check out the section “Online Shopping Protection” on our website.

At the ATM (or store register): If you are using your debit card at the ATM, or say, at the grocery store because you need cash back, be cognizant of your surroundings. Ensure no one can see you enter your PIN, and make sure it is not written down anywhere (especially on the card)!

» Countdown to end of paper checks for federal benefit payments



Anyone currently receiving federal benefit checks must switch to an electronic payment option by March 1, 2013 as paper checks will not be issued after March 1, 2013. Those who have not switched to direct deposit must do so ASAP to get their money in a safer, faster, and more reliable way.

If you receive a paper Social Security, VA, Supplemental Security Income (SSI), Railroad Retirement Board, Department of Labor (Black Lung), or Office of Personnel Management benefit checks, contact a CCU Financial Service Representative today and let us help you sign up for direct deposit. The move to direct deposit will eliminate the risk of stolen checks and other financial crimes, as well as provide you more control over your money. Problems with electronic payments are fewer and measurably easier to track and resolve than problems with mailed checks.

» Building your fortune in 2013

If your resolution for this year is to increase your nest egg, look no further than CCU. We offer a perfect balance of flexible investment options.

Choose from these federally insured* options:

CDs – with highly competitive rates

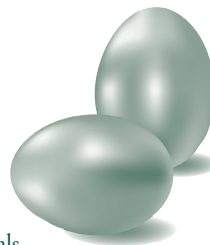
- A variety of options allowing you to match the terms with your specific savings goals
- Low minimum deposits, from just \$1,000, so you can get started right away

Money Market Accounts – also with above market rates

- Minimum balance of just \$250
- Accessibility when needed by check, mobile banking, ATM, phone, and online via CU-Branch

Visit www.cornerstonecu.org for current rates, call or stop by one of our Service Centers.

*Deposits are insured up to \$500,000 — National Credit Union Administration [NCUA] federally insures the first \$250,000 and Excess Share Insurance [ESI] privately insures the next \$250,000. This is the highest combination of federal and private insurance available to consumers.



» How to Reach Us

24/7 Online Access

www.cornerstonecu.org

Phone

815.235.5855 or 800.711.3277

Fax

815.235.5970

Freeport Service Center

550 W. Meadows Drive
Freeport, Illinois 61032

South Beloit Service Center

542 Clark Street
South Beloit, IL 61080

Sterling Service Center

615 W. 3rd Street
Sterling, Illinois 61081

24-Hour Audio Response (EARS)

815.266.3277 or 800.711.3277

24-Hour Loans

800.711.3277

CU-Mobile access code: 59289

» Holiday Closings

Presidents' Day

Monday, February 18, 2013



CORNERSTONE
CREDIT UNION

ROCK SOLID SINCE 1939

Deposits are insured up to \$500,000 – the first \$250,000 is federally insured by NCUA and the next \$250,000 is privately insured by ESI. This is the highest combination of federal and private insurance available to consumers. Cornerstone Credit Union does business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Federally insured
by NCUA

