

Connection

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

Bring out the big guns.

You have the determination and zeal to make those long needed home improvements. You've got your big guns lined up to get the project off the ground. What's next? Contact Cornerstone Credit Union to be your financing partner. Let us save you money on recent upgrades or new ones. Contact us for details.

Need a new:

- Deck/Porch
- Siding
- Painting
- Flooring
- Landscaping
- Lighting
- Roof
- Bathroom/Kitchen facelift
- The list goes on . . .

Already started your project? No problem! Bring in a copy of your receipts, or credit card statement for home improvement expenses from March 1, 2013 to present, and we'll turn that high rate card purchase into a low-rate.

Limited Time Offer – Apply for a Home Improvement Loan today!
Apply online at www.cornerstonecu.org, by phone **800.711.3277**, or in person.



* APR=Annual Percentage Rate. Rates and terms subject to change and are based on creditworthiness. Offer valid 6/1/2013 - 7/31/2013. Refinance with proof of receipts for home improvement expenses from 3/1/2013 to present. Existing CCU loans not eligible. Other conditions may apply. Payment example: \$7,500 loan with a 60-month term at 5.99% APR, monthly payment is \$144.96.

Help Save CCU \$10,000 a Year!

Help us save money in statement mailing costs, and we'll return the favor with the continued cost savings advantages that credit union membership brings. What's more, you'll be taking one more stand against identity thieves.

It's easy to do. If you are an e-Statement member, please login to CU-Branch and open one of your statements on our new e-Statement site. You will go through a short re-enrollment process and will be asked to read and to accept our new CU-Branch & E-Notice disclosure. Step-by-Step directions of this enrollment process are available on our website. It is most important to make sure your e-Statements are arriving at your email address.

And, if you've yet to enroll in e-Statements, please consider doing so today. The cost savings to the credit union are significant, plus it is much safer and faster. You'll receive your statement within hours of month's end, rather than waiting up to three days for the mail to arrive, and the chances of a mailed statement hitting the wrong hands are eliminated.

Help us help serve you better. Please visit CU-Branch and open a copy of your last e-Statement, or enroll today.

Do We Have Your Correct Contact Information?

The world is changing fast and so are the phone numbers and email addresses of many of our members. More people are moving from their landlines to cell phones, and email providers change from time to time.

Do we have the correct information about you on file? If there is a problem with your account, we may need to get in touch with you immediately.

Visit CU-Branch, or stop by the Credit Union to verify your current email address and phone numbers. Also, let us know if you no longer have a landline (home phone).

Do You Know CCU As Well As You'd Like to?

Let's get to know one another better. A great way to start is with a review of loans you carry with other lenders. We offer a wide variety of financing and will likely save you money on:

- *Auto Loans*
- *Motorcycles*
- *Home Equity Lines of Credit*
- *RVs/Jet Skis*
- *1st Mortgages*
- *Bill Consolidation Loans*
- *Boat/Plane Loans*
- *Fixed Rate Home Equity Loans*
- *Signature & Share Secured Loans*

Ask for a free no-obligation quote to see how we can save you money on an existing loan you have elsewhere. Apply online, by phone 24/7 at **815.711.3277**, or in person at one of our Service Centers.



CCU's New Website Unveiled!

Our highly anticipated new website design launched May 16, 2013 – and member feedback has been quite positive these last couple of weeks.

Our aim was to update the appearance of the website to deliver a more professional, modern design consistent with members' expectations while ensuring a seamless connection with all major platforms, including mobile devices.

Here's what's new:

- Easier navigation that is visually appealing.
- Quicker access to manage your accounts online.
 - Secure login box to CU-Branch (online banking). Save time logging in by putting your Login ID on the home page, and you'll be immediately directed to the CU-Branch Password Page.
 - Other one-step account access logins (Brokerage Center, VISA® Credit Card, and CLS and PHH Mortgage).
- Explore our Member Resource Center for links to invaluable resources from preferred auto dealers, to current newsletters, consumer fraud/identity fraud information, discount tickets, and vehicles or property for sale.
- Rates – view those rates most important to you.
- Click on the Insurance & Investing tab to learn about additional services available to you through the Hearthstone Group, located at CCU.
- News Events – will also keep you up-to-date with important news about your credit union.

Bonus! Second New Website, the Hearthstone Group

CCU is also proud to introduce the new Hearthstone Group website. The Hearthstone Group is a subsidiary of Cornerstone Credit Union, and its purpose is to provide solutions for virtually all of life's financial challenges – through access to quality investment and insurance services at affordable rates.

The Hearthstone Group's website is accessible through the Insurance and Investing tab at www.cornerstonecu.org, or directly at www.hearthstonegrp.com. The site offers a new professional look, with easy navigation and a tool chest of financial resources.

Here's what you will find on this site:

- Easy account management access
- Expansive product and service offerings
- Market updates
- A true educational experience in the Resource Library for both novices and advanced investors
- Seventeen financial calculators including: asset allocation, net worth, retirement planning, and savings goal planning

Visit both of our newly designed sites today!

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)

815.235.5855 or 800.711.3277
Press 1

24-Hour Loans

800.711.3277

CU-Mobile access code: 59289

Holiday Closings

Independence Day

Thursday, July 4, 2013

Labor Day

Monday, September 2, 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

