

CONNECTOR

Cornerstone Credit Union | www.cornerstonecu.org | Third Quarter 2013

Inside: ➤ 2 Founder's Scholarship Winners ➤ 3 e-Statements ➤ 3 Youth Checking ➤ 4 Confidentially speaking

➤ No fat cats here!



If you're looking for fat cats sitting around a mahogany table making decisions about how to spend your cash, you'll have to go to Chicago, New York or Geneva, Switzerland.

You won't find them at Cornerstone Credit Union. That's because here at the credit union, you own us! As a local non-profit financial cooperative, we exist to serve you our valued member-owner, not make money for stockholders. You elect the board of directors — members who donate their time and talents to serve as careful stewards of the funds entrusted to CCU. The board makes decisions keeping your best interests in mind. After setting aside capital — our "rainy day" fund — and paying bills, we return our earnings to you in the form of lower loan rates, higher interests on deposits, and lower fees.

@ @ @ @ @ @ AT @ @ @ @ @ @

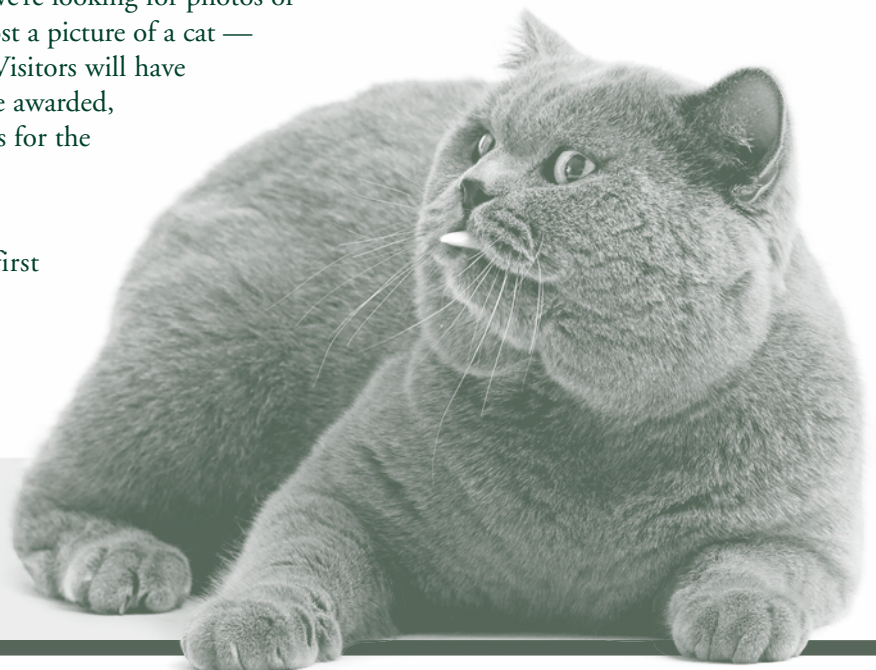
Cornerstone Credit Union

..... OUR
members
===== ARE OUR =====
owners

➤ ...But find them on Facebook

While there are no fat cats in the boardroom, we're looking for photos of feline companions. Like us on Facebook and post a picture of a cat — whether it's a portly Persian or svelte Siamese. Visitors will have a chance to vote for their favorite. Prizes will be awarded, including a \$500 Grand Prize and special prizes for the winning cat and its owner!

Dog lover? Even if you are not a cat person, "like" Cornerstone Credit Union before the first semi-monthly drawing on July 15, and you'll be eligible for cash prizes and other fun gifts to be awarded throughout the rest of the year. So check back often.



Show us your fat cat at:

 /CornerstoneCU



Holiday closings

July 4 — Independence Day
September 2 — Labor Day
October 4 — Columbus Day

Reach us online anytime at www.cornerstonecu.org or on your smart phone with the CU-Mobile access code: 59289.

Savings rates

Effective as of June 30, 2013

Share Savings, Life Savings
0.10% APY*

Holiday Club
0.10% APY*

*APY=Annual Percentage Yield

How to reach us

Web: www.cornerstonecu.org

CU-Mobile Access Code: 59289

Main Phone: 815.235.5855

Toll Free: 800.711.3277

EARS (audio response):
800.711.3277, press 1

Main Office:
550 W. Meadows Dr.
Freeport, IL 61032

CONNECTOR

Published quarterly for members of
Cornerstone Credit Union.

Federally
Insured
by NCUA



► Congratulations to our scholarship winners

CCU Founders' Scholarships were recently presented to Paxton Kempel from Lena-Winslow High School and Adam Beach from Freeport High School. Each received a \$5,000 scholarship. Congratulations to these recipients and to all our Cornerstone Credit Union graduates!



Adam Beach



Paxton Kempel

► Bring out the big guns

Enough of the squabbling over bathroom time. Or envying your neighbor's dream kitchen — the one that looks as though it's straight from HGTV. It's time to bring out the big guns and tackle those home improvement project. Whether you need a new roof overhead or a man cave down below, make your home a better place with a home improvement loan from Cornerstone Credit Union. Fresh coat of paint or a wraparound porch, lush landscaping or mood lighting, hardwood flooring or an energy-efficient furnace, with rates as low as 5.99% APR* Cornerstone Credit Union

wants to be your financing partner. Borrow up to \$7,500 for as long as 60 months.

Ahead of the curve with a project underway? Just bring in a copy of your receipts or credit card statement with home improvement expenses incurred from March 1, 2013 to present. We'll turn those high rate credit card purchases into your low-rate loan faster than a drill through drywall.

Don't let another summer slip by without getting those projects on your "to-do" list done. Call or click today!

**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 are not eligible. Other conditions may apply. Payment example: \$7,500 loan with a 60-minute term of 5.99% APR, monthly payment is \$144.96.*

► Hearthstone Group: your insurance and investment partner

Cornerstone Credit Union is pleased to partner with Hearthstone Group so you can, too. Access it through our website under the Insurance and Investment tab or by visiting www.hearthstonegrp.com. The Resource Library offers an exceptional range of information, plus you can now get up-to-date market reports.

You also may have noticed that MEMBERS Financial Network has a new name: TruStage. You may already have received

mailings introducing you to TruStage group insurance services, such as Auto/Homeowners Insurance, Whole Life and Term Insurance, Long-Term Care Insurance, Accidental Death & Disability Insurance, and Medicare Insurance. If you have questions about these and other products, contact Bob Patin, Hearthstone Group's Financial Advisor located at Cornerstone Credit Union, at 800-711-3277, ext. 3200.

› e-Statements: save some green

Be kinder to the environment when you get your credit union account statements electronically. E-Statements also help your credit union operate more efficiently. Wouldn't you rather have us spend the nearly \$121,000 it costs annually to mail paper statements on product and service improvements for you?

If you are already an e-Statement user, thank you! Federal law does require e-Statement members to show proof they can open their statements electronically (via PDF). Please

help keep your credit union in compliance by visiting your e-Statement site in CU-Branch today. You will be asked to go through a short re-enrollment process and to accept our new disclosure. By accepting the disclosure, you can receive any important notices electronically — such as share certificate renewals or overdraft notices. Getting notices immediately can cut down on multiple-day service fees — a true benefit to your pocketbook!

› Checking accounts for teens available

Did you know that with a parent or adult aged 18 or older as a joint-owner, Cornerstone Credit Union can open checking accounts for youth aged 14-17? Learning how to manage a checking account is one of the best ways to gain financial literacy. By teaching your teens about the responsibility of maintaining a checkbook before they leave the roost, you can more confidently send them out into the world. So get them to stop texting long enough to bring them to the credit union to open their account!

Students who are in school receive CCU-ATM fee waivers for use of non-CCU owned.

Active duty military and full-time students may also qualify to have CCU's \$1.50 ATM fee waived on any foreign ATM (non CCU-owned machines). Visit www.cornerstonecu.org for a list of free ATMs, including ones close to home as well as those nationwide that are part of the Alliance One National Surcharge-Free Network.

› Got credit? Here's help

Young people and those with a blemished credit record face a Catch 22. Without a credit history to establish a good credit score, it is hard to get credit. Without credit, it's tough to create a credit history.

A Secured Visa Card is the answer to that conundrum. It's perfect for students going away to college and for those

looking to improve their credit rating. Here's how it works: The Secured Credit Card requires a minimum \$300 security deposit, with a \$5,000 maximum — depending on your desired credit limit. The deposit is held as collateral for your account and your credit limit is set up equal to that deposit.



Cornerstone CU participated in the 2013 Freeport Memorial Day parade saluting our veterans and their families.



Jim Ferrar (rt), a new CCU member, joined Bob Patin, our CCU's Hearthstone Financial Adviser, at the May 11th Community Shred Day. The next free CCU Shred Day is Saturday, October 19, 2013.

› Confidentially speaking: your privacy is protected here

FACTS		What does Cornerstone Credit Union Do with your Personal Information?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and account balances, checking account information and credit history, mortgage rates and payments and payment history		
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Cornerstone Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does CCU Share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus		Yes	No
For our marketing purposes — to offer our products and services to you		Yes	Yes
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences		No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit our sharing	Call 815-235-5855 — our menu will prompt you through your choice(s) or visit us online: www.cornerstonecu.org Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions?	Call 815-235-5855 or go to www.cornerstonecu.org		
What do we do			
How does Cornerstone Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.		
How does Cornerstone Credit Union collect my personal information?	We collect your personal information, for example, when you: 1) open an account or use your credit or debit card, 2) apply for financing or show your driver's license 3) give us your wage statements. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
Why can't I limit all sharing?	Federal law gives you the right to limit only: 1) sharing for affiliates' everyday business purposes — information about your creditworthiness, 2) affiliates from using your information to market to you, 3) sharing for nonaffiliates to market to you. State law and individual companies may give you additional rights to limit sharing.		
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Our affiliates include companies with a Hearthstone Group, LLC name</i>		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies</i>		
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include advertising/marketing agencies and CUNA MEMBERCONNECT</i>		