



CORNERSTONE
CREDIT UNION

What You Need to Know

Cornerstone Call Center Main Phone Number: 815-235-5855 / 800-711-3277

Email: contactus@cornerstonecu.org

[Locations and Hours \(Drive-Up service only\) / ATM Network](#)

IMPORTANT: CCU will never initiate a phone call, email or a text asking you to update, validate or provide us with your personal information. Do not give your personal information over the phone or website, unless you know it is secure and you initiated the contact.

FREQUENTLY ASKED QUESTIONS, FAQs, for Cornerstone Credit Union Members

GENERAL SERVICE

Q: How can I reach CCU if I have a question or need specific information?

A: Our Call Center Representatives are available to assist you during regular business hours.

- After hours? No time to call? CONTACT US by EMAIL at contactus@cornerstonecu.org
- Our [Online Banking](#) site and [Mobile Banking](#) also offer a call or email option.

Q: What is the best way to contact a department or CCU employee directly?

A: To reach a CCU employee, use their direct dial number if you have it. Otherwise, dial our main number and use the dial by name option, or if you know it, dial their 4-digit extension. To reach our departments, you should call our main number and follow the prompts.

Q: Is my money safe and secure at CCU?

A: Yes! Cornerstone Credit Union is federally insured by the National Credit Union Administration (NCUA) to insure members' money up to \$250,000 for single ownership accounts, with an added safety net with Excess Share Insurance (ESI) for an additional \$250,000. This is the highest combination of federal and private insurance available to consumers.

Q: What's the most secure way to do everyday transactions?

A: For your own safety and security, we encourage you to use CCU debit or credit card for your everyday transactions. REMEMBER: Never give out your account number, SSN, or any personal information over the phone if you did not initiate the call.

Q: What if I forgot my login and/or password for my online or mobile banking site?

A: Our Call Center representatives are happy to assist you. Once your identity is properly verified, we will provide your username or send you a new temporary password with reset instructions.



Q: Are there still limits on the number of transactions I can make monthly on my savings account?

A: Yes. The credit union must still follow the limits set under the Federal Reserve Board’s Regulation D regarding non-in person transfers and withdrawals made from non-transaction deposit accounts such as your Savings or Money Market. Under this regulation, you can’t make more than six transfers or withdrawals per month from a savings deposit account per statement cycle.

ABOUT LOANS

Q: How can I make my loan payment?

A: Choose one of the following to make a loan payment:

- Use [Online Banking](#) or our [Mobile](#) app
 - Internal transfers from a savings or checking account
- Visit our [Drive-Up at any Branch](#)
- Utilize our Night Depository at any Branch
- Make payment by phone (Fee is waived due to COVID-19)
- Use [EARS](#) – Our Easy Audio Response System
- Mail your payment to: CCU, Attn: Loan Payment, 550 West Meadows Drive, Freeport, IL 61032
- Set up payment through your Online Bill Pay service or from your Financial Institution

Q: What if I have a loan closing scheduled, or need to apply for a loan without meeting with a representative at a CCU Branch?

A: We utilize electronic forms to securely complete loan applications and necessary paperwork. If you have a loan in process, a Financial Service Representative will contact you. If you want to apply for a loan, go online at cornerstonecu.org or apply by phone. We will work with our members to complete these transactions.

Q: What if I have questions about my current Mortgage or refinance options?

A: Please contact our Mortgage Department directly at 815-266-4477. Someone will contact you within 24 business hours to discuss your options.

- For a Home Equity loan or HELOC, please call Sr. Loan Officer at 815-266-4433
- If you are struggling with your mortgage payment or are delinquent on a current loan, please directly contact our Collections Dept.

Q: What if I have a mortgage closing scheduled in-person. Will that be postponed? Can I do it online instead?

A: We utilize electronic forms to securely complete applications, early disclosures and closing documentation. When possible, our title company partners are prepared to process closings electronically. Currently, we are still conducting closings on schedule unless you hear otherwise from your mortgage or broker representative. However, in consideration of everyone’s health and safety, we strongly recommend you review documentation ahead of time with your attorney or realtor to limit the number of people at closings; social distancing will be practiced.

Q: If I purchased a Credit Disability Insurance policy from CCU on my loan, can I file a claim due to COVID 19?

A: A member may be eligible for benefits under the disability insurance certificate if they have suffered a loss (i.e. total disability, hospitalization, etc.) as a result of COVID-19, and all terms and conditions of the



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contract are met. These claims are handled on a case by case basis by CUNA Mutual, and all claims submitted are not guaranteed. To submit a claim, please contact our Call Center or contact CUNA Mutual regarding your claim at **1-800-621-6323**.

ABOUT ECONOMIC IMPACT PAYMENTS (STIMULUS RELIEF)

Q. When can I expect my Economic Impact Payment (Stimulus Check)?

A. We are unable to specify exactly when members can expect their Economic Impact Payment as they are being sent periodically by the IRS. Payments will post as early as April 13. The IRS has launched a “Get My Payment” link so you can check your payment status and payment method. You will be able to find that link from their website [page](#). Cornerstone intends to post these payments as soon as we receive them.

Q. I want to get my check deposited directly, but I didn't include direct deposit information on my 2018 or 2019 tax return. What can I do?

A. According to the [irs.gov site link](#), you can include your Cornerstone Credit Union information (below) to have the check direct deposited instead of waiting for a mailed check.

- Cornerstone Credit Union’s Routing Number: **271184425**
- Account Number: If you are unsure of your Account Number, you may call us at 815.235.5855 or 800.711.3277. Please use your complete ten-digit number.

Our Call Center is experiencing higher than normal call volume at this time. Your patience is appreciated.

July 1, 2020