

THE STRUGGLE
IS REAL™



Cornerstone Credit Union | cornerstonecu.org | Spring 2017

meeting our members' needs everyday with financial

SOLUTIONS

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> Defeat the Struggle. Apply Here!

Auto Loan Rates as Low as 1.50% APR*

In the market for a new or used vehicle? Take advantage of our **Spring Special** with rates as low as **1.50% APR***! Enjoy a great low rate plus easy payment terms and drive into spring with an affordable loan.

Apply online from our home page at <https://cornerstonecu.org>, by phone, or at any of our three service centers in Freeport, South Beloit or Sterling.

Use our loan calculator to see your expected monthly payment at <https://cornerstonecu.org>.

*APR=Annual Percentage Rate. Promotion ends 06/30/2017. Existing loans financed through CCU excluded. Minimum purchase of \$10,000. Maximum mileage of 125,000. Direct deposit/ACH payments required. Other terms and restrictions may apply. Ask for details.



> Get Peace of Mind Protection

Along with your new or used auto loans, Cornerstone CU offers a full line of protection products for you and your family if the unexpected happens, including Mechanical Repair Coverage (MRC) and Guaranteed Asset Protection (GAP).

Guaranteed Asset Protection* protects you if your vehicle is stolen or damaged beyond repair. While auto insurance covers the replacement value of your vehicle, you remain liable for the difference between the insurance payment and the remaining loan balance – which can amount to thousands of dollars.

Mechanical Repair Coverage* can help limit the cost of repairs after your factory warranty expires. With MRC, you can benefit from limited repair costs, low deductibles, rental reimbursement, roadside assistance, and more.

Ask us about our loan insurance protection products to get the peace of mind you and your family deserve. The small cost is well worth it. Talk to a CCU financial service representative or go to <https://cornerstonecu.org/personal/loans-and-credit-cards/loan-protection/> for more information.

*See credit union for details. Restrictions apply.





Are You Doing Your Banking ONLINE?

It's easy and free!

We all know life is busy. Take advantage of Cornerstone's Online Banking and manage many common transactions from the comfort of your home or on the road. Safely and securely conduct your daily banking at your convenience.

Enroll online at cornerstonecu.org. Enjoy these benefits:

- View account balances and transactions
- Transfer funds
- Pay bills (free)
- Sign up for e-statements, e-alerts, and e-notifications
- Keep current with your accounts, paper free!

View our short Online Banking Demo video at <http://www.galaxyplus.com/nbvideo/player1.html> and SIGN UP today at [https://www.netbranch.app.fiserv.com/cornerstonecu_branch/!](https://www.netbranch.app.fiserv.com/cornerstonecu_branch/) Need help? Any of our member service representatives will be glad to assist you.



Enroll in e-statements at <https://cornerstonecu.org/electronic-services/e-statements-and-e-notices/> before 6.30.17.

Three winners will be chosen by July 7, 2017.

What's Your Retirement Route?

Have you considered investing in a tax-advantaged Individual Retirement Account (IRA)? An IRA offers big tax breaks and is an ideal way to save for your retirement. Now is a good time to look into this because IRA contributions can be made until the tax filing deadline, **April 17, 2017**.

A **Traditional IRA** allows qualified tax-deductible contributions* and also allows contributions and earnings to grow tax-deferred. And, you don't pay taxes on your contributions or earnings until you take them out.

With a **Roth IRA**, you gain a tax* benefit in retirement and you can continue to fund your Roth IRA after you reach 70½.

Get started today. For all of the details and to find the best savings route for you, talk to a CCU Financial Service Representative. With Cornerstone CU, there is no setup or annual maintenance fee.

Be sure to attend our "Baby Boomer's Guide to Turning 65" event during Money Smart Week. See details for this event on page 3.

**Always consult your tax advisor.*



ANNUAL MEETING WRAP-UP

Cornerstone Credit Union held its 77th Annual Membership Meeting on March 18, 2017 at the Freeport Service Center. We were pleased to see such a great turnout. Those in attendance received a special gift, plus five (5) lucky winners won prizes including a Samsung 32" HDTV and four (4) gift cards!

Elected to the 2017 Board of Directors were: Chris Beeler, Charles Beyer, Carla Homan, Tony Honchar, Natalie Mancosky, John Modica, Tiffany Nieman, Wayne Radzi, Valerie Rothermel-Nelson and Dan Schoaf.

We appreciate the questions raised by members at the meeting. We are posting all Q&A on our website home page.

Thank you to our volunteer directors for their generous donation of time and talent in service to the Credit Union and its members.



Winner of the Grand Prize, Christine Klipping, is pictured with Gail Clore, CCU President



Members listen to John Modica, BOD Chair, at the 77th Annual Meeting.



Free Education Events You'll Want to Attend

Northern Illinois residents, here is your opportunity to become "money smart" through **free** community educational sessions during Money Smart Week (MSW), **April 22 through April 29**.

Money Smart Week is designed to help consumers better manage their personal finances. The campaign spans across the country and includes local businesses, financial institutions, schools, libraries, and more collaborating to improve financial literacy and provide free educational seminars and activities.

Cornerstone Credit Union is a proud MSW partner. **We invite you to attend these free events:**

- **BABY BOOMER'S GUIDE TO TURNING 65** – Saturday, April 22, 10:00 AM - 11:00 AM, Freeport Public Library, 100 E. Douglas St., Freeport (This event is part of the Stephenson County MSW Kickoff)

Are you a Baby Boomer born in 1952 or later? This seminar will explain all the parts of Medicare and the insurance options, as well as arm you with what you need to do and when. Financial tips on preparing for retirement will also be offered.

PRESENTED BY: Williams Manny Insurance group & Cornerstone Credit Union

- **COUPONING: Clip and Save** – Saturday, April 22, 2:00 PM - 2:50 PM, Freeport Public Library, 100 E. Douglas St., Freeport (This event is part of the Stephenson County MSW Kickoff)

Learn to save 25% to 50% on your weekly grocery bill with clipping coupons and downloading apps to save you money. Get fun and easy tips to help you on the road to savings.

PRESENTED BY: Cornerstone Credit Union

- **BUDGETING BASICS** – Tuesday, April 25, 6:00 PM - 7:00 PM, St. Peter's Catholic Church Community Room (Lower Level), 620 Blackhawk Blvd., South Beloit

Learn simple tools for every day money management including savings, checking, bill paying, building credit, ID Theft, and more. Let us help you stay on track with your goals. Public is welcome!

PRESENTED BY: Cornerstone Credit Union

For a full calendar of Money Smart Week events in our community, visit www.moneysmartweek.org/events and search by topic or zip code; or, get a full printed calendar of local Money Smart Week events in the **Freeport Journal Standard MSW Calendar tab insert on Sunday, April 16th**. Visit our community investment page on our website for more details.

Is your contact information with CCU current?

In today's busy world, your phone number, mailing address or email can change rapidly. It's important for your financial institution to have your correct contact information, helping prevent identity theft by validating changes to your account. It also enables us to contact you with important information such as potential fraud alerts or other information affecting your credit union accounts.

Updates are easy! Go to your CCU online banking site to update your email address, or next time you call or visit our offices, verify your current contact information with a member service representative. We want to keep you protected.



Give a Hoot About Saving™



CREDIT UNIONS CELEBRATE YOUTH™

Hey Kids! Learn to Save and Enter to Win!

Help your child give a hoot about saving now, and you'll help them soar later in life.

Every saver is unique, but most people who save regularly develop the habit early in life. Learning to save for long-term goals is a crucial life skill, and one Cornerstone Credit Union is committed to helping our youngest members develop.

We are celebrating Credit Union Youth Month with ways kids can Save and Win!

Kids age 12 and under need only a \$5 deposit, and youth age 13-17 a \$25 deposit, to open a new CCU Youth savings account.

New youth accounts will be entered into a drawing for the GRAND PRIZE of a NEW BIKE and safety helmet! Already have a youth account? With every \$10 deposit during Youth Month, you'll get an entry into the bike giveaway! Also, kids can enter our Coloring Contest to win a \$25 gift card!*

*See official contest rules at any Cornerstone CU branch.





CORNERSTONE

CREDIT UNION

ROCK SOLID SINCE 1939

PRSRT. STD.
U.S. POSTAGE
PAID
Creative Services

How to Reach Us

24/7 Online Access
www.cornerstonecu.org

Main Phone
815.235.5855

Call Center & Toll Free
800.711.3277

Main Office:
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)
800.711.3277

CU-Mobile Access Code: 59289

CU-Mobile App:
Free at your App Store

Join CCU Text Club:
Text CORNER to 43704

Loan Rates

Annual Percentage Rates as low as*
New/Used Auto
(2013 or newer) 1.50%
See our auto loan special on page 1

Used Auto
(2009-2012) 4.99%



**Rates may vary. Subject to credit approval.
All CCU rates available at cornerstonecu.org.*

SOLUTIONS

Published quarterly for members of
Cornerstone Credit Union



CORNERSTONE
CREDIT UNION

CCU Calendar

Credit Union Youth Month
Bike Giveaway & Coloring Contest
April 1-30

Easter Open House
April 8, 10 AM - Noon
Sterling Service Center

Krape Park Easter Trail
April 15
Freeport

Money Smart Week
April 22 – 29 - See page 3 for details

Memorial Day - CCU Closed
Monday, May 29

Independence Day - CCU Closed
Tuesday, July 4

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.

