

meeting our members' needs everyday with financial

SOLUTIONS

Financial Solutions.
Rock Solid Advice.



Cornerstone Credit Union | cornerstonecu.org | Fall 2019

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> Need extra *Jingle*? Happy Holiday Loan!

Borrow up to **\$3,500** for **12 months**
with rates as low as **8.99% APR***

'Tis the season for added expenses. Add some *jingle* to your wallet and make your holiday less stressful with this easy, affordable **Happy Holiday Loan**.

Apply in branch, by phone, or online anytime, quickly and easily.

Apply online at
cornerstonecu.org
and **SAVE \$30!***

*Happy Holiday Loan offer good October 1 through December 31, 2019. New loans only. APR=Annual Percentage Rate. Rate based on creditworthiness. Credit scores of 640 or above qualify for a fixed rate of 8.99% APR and may borrow a maximum amount of \$3,500; credit scores of 639 or lower qualify for a fixed rate of 15.00% APR and may borrow a maximum amount of \$1,500. Term is 12 months. A \$30 application fee applies to all in-person and phone applications. SPECIAL: If loan application is completed online at cornerstonecu.org, including DocuSign signatures, the \$30 application fee will be waived. Automatic payment/ACH is required.

> Join the Celebration in South Beloit!

Please join us as we celebrate the 1st anniversary of our new South Beloit branch at **640 Blackhawk Boulevard**. Members and new members can enjoy special offers* the **week of September 30 - October 4!**

We invite our South Beloit area members to stop in and celebrate with us. Be sure to refer us to your family and friends!

*Visit our S. Beloit branch for details on product specials.





› Mark your calendar

WREX Freeport Food Drive Friday, November 8th - Please Donate!

One of Cornerstone's biggest annual community outreach efforts is right around the corner. We are excited to again host the WREX Food Drive for the third time. Last year, the community generously donated over \$3,000 and two tons of food to local, appreciative Freeport area food pantries. Help us surpass last year's record! Stop by our Freeport branch between 6am and 6pm, with your non-perishable food or monetary donation. Say hi to the CCU team and the WREX crew. Thank you in advance!



› Recipe Corner

Maple Dijon Salmon

This recipe is both super-easy and absolutely delicious! What more can you ask for in a dinner recipe?

Ingredients:

- **1 lb. salmon cut into 4 pieces**
- **Salt and pepper to taste**
- **4 tablespoons maple syrup**
- **4 tablespoons Dijonnaise**

Preparation:

- Preheat oven to 350° F.
- In a small mixing bowl, whisk maple syrup and Dijonnaise.
- Sprinkle salmon with salt and pepper and place in an 8-inch-by-8-inch baking dish.
- Pour sauce over salmon and bake at 350° F 10-15 minutes. (Length of cooking time depends on the thickness of salmon.)

Yields: 4 servings

CU Kind Day Monday, October 14th

On **October 14th**, Cornerstone Credit Union is taking part in the first-ever statewide day of kindness, **CU Kind Day**. The Cornerstone staff will be doing a special project for a local charity....watch our Facebook and website community outreach pages to see our CU Kind Day efforts!



› Local giving makes our community and the holidays brighter

Giving back to our communities is a central part of Cornerstone Credit Union's mission.

The holiday season brings us the opportunity to once again fill the **Salvation Army red food barrels** as we invite members to drop off nonperishable food items in our Freeport lobby. As we have done for nearly 30 years, we'll also have the Salvation Army **Angel Tree** in Freeport, to provide gifts and smiles for local children in need. Late November around Thanksgiving, we invite you to take a tag with a child's gender and age, purchase a gift (must be unwrapped and new), and return it to the Freeport branch Angel Tree. Salvation Army will distribute to local children for the holiday.



From our family to yours, wishing you a Happy Holiday Season.

› Did you take the CU CASH Quiz?

Thank you to everyone who took part in our CU CASH Quiz on Facebook this past summer, in partnership with the *Freeport Journal Standard*. The three winners of the \$75 VISA Gift Cards were Keith Veer, Perry Kostenbader and Jean Byers. *Congratulations!*



ATTENTION
FORMER
MILLEDGEVILLE CREDIT
UNION MEMBERS:

Please be sure you are using the correct routing number, 271194425, for your Cornerstone Credit Union automated transactions. The routing number formerly used for MCCU accounts (prior to 7/31/18) will be discontinued with the Federal Reserve as of December 31, 2019.

Celebrate International Credit Union Day - October 17

On October 17, 2019, Cornerstone Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people.

In addition to providing better rates, lower fees and affordable services to help you achieve a financially stable lifestyle, at Cornerstone Credit Union, we are committed to supporting programs and not-for-profit organizations that make a positive impact in the communities we serve. We thrive to provide financial solutions with rock solid advice to enable our members to take control of their financial future. Know a family member, friend or neighbor who isn't a CU member? Refer them to CCU!



Local Service. Global Reach.

Sterling staff participates in Taste of Fiesta Day

Cornerstone Credit Union helped celebrate Mexican Independence Day during the Taste of Fiesta Day. This 8th annual tradition was held on Saturday, **September 21st** at Rock Falls, IL Riverfront - RB&W District Park. Thanks to our Sterling and Milledgeville branches for hosting our booth and to those who stopped by to spin the prize wheel!



Go Missiles!

Cornerstone Credit Union is proud to show our support of Milledgeville High School sports teams, with this beautiful new sign on the back of their new outdoor scoreboard. Check it out next time you're driving down Highway 40 or attending a MHS game!



CCU Event Calendar

Monday, September 30 – Friday, October 4
South Beloit 1st Anniversary Celebration

Thursday, October 17
International CU Day, all CCU branches

Thursday, October 24
Trunk 'n Treat in Beloit Community Health Center 4-7pm

Saturday, October 26
Trick or Treat Trail at Krape Park, Freeport, 3-5pm

Friday, November 8
WREX Food Drive, Freeport CCU branch, 6am-6pm

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

Milledgeville Service Center
334 N. Main Avenue
Milledgeville, IL 61051

South Beloit Service Center
640 Blackhawk Boulevard
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

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.



Use your CCU VISA credit card to start your holiday shopping with extra savings

Save money and get rewarded by using our VISA credit card. If your shopping list is growing, or you haven't even started yet, make it easy on yourself and save! You can also transfer your balance from another high-interest card at this super low rate.



Open an account between 10/01/2019 – 11/30/2019 and receive:

- **1.99% APR*** Introductory offer for six months on purchases and balance transfers*
- No balance transfer fee from 10/01 – 11/30. Balances will remain at promotional rate until 06/30/20.
- No annual fee
- Rewards program on travel and brand name merchandise
- 24/7 Fraud Protection

Apply for your new card NOW and take advantage of this special offer.*

Apply here: <https://www.mycucard.com/> or call **1.888.415.6154**.

*Accounts opened between 10/01/19 and 11/30/19 will receive a 1.99% introductory APR on purchases and balance transfers until 6/30/20. After promotional time frame expires, remaining balances will migrate to standard variable APR applicable on your account. APR=Annual Percentage Rate.

Sprint is lifting spirits this season, starting with a \$200 Cash Reward

As a credit union member, you can earn up to **\$200** with your first and second lines*.

Additionally, lines 3, 4 and 5 are FREE on Unlimited Basic.

PLUS, you get **\$100 Annual Loyalty Cash Reward**.

PLUS, you get **25% off** select accessories in Sprint stores!

Nothing to lose & savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

*Restrictions provided at lovemycreditunion.org



Holidays

All CCU Branches will be closed.

Monday, October 14th

Columbus Day

Monday, November 11th

Veterans Day

Thursday, November 28th

Thanksgiving Day

Tuesday, December 24th

Christmas Eve (open until noon)

Wednesday, December 25th

Christmas Day

Tuesday, December 31st

New Year's Eve (open until noon)

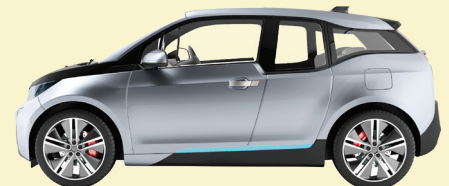
Loan Rates

New/Used Cars, Trucks, Vans
(2016, Newer or Untitled)

24-36 months
APR as low as **2.51%^{1*}**

Used Auto **6.49%^{*}**

Payment of \$641.47 for 24 mos.
and \$432.99 for 36 mos. based
on \$15,000 loan.



¹Rate available to highly qualified members. Existing loans financed by CCU do not apply. Rates subject to change. Above rate as of printing.



This fall, Cornerstone will be out and about in our communities. Check out our Facebook page to see what's happening with your CCU Crew!

SOLUTIONS

Published quarterly for members of Cornerstone Credit Union



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