

THE STRUGGLE
IS REAL™



Cornerstone Credit Union | cornerstonecu.org | Fall 2017

meeting our members' needs everyday with financial

SOLUTIONS

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> NEW! Easy & Secure Mobile Check Deposit

Enjoy the convenience of the Mobile Check Deposit feature on your CCU Mobile Banking App. Can't get to a CCU branch? Save time by depositing your checks remotely, any time. Find the easy steps to get started on our website under Mobile Banking or pick one up at any CCU location.



> Wrap up your Holiday Spending with the Perfect Holiday Loan

With the holidays right around the corner, it's time to get your cash now and start early on your shopping list. Apply online from the comfort of your own home, quickly and easily at cornerstonecu.org, or at any branch location.



- Borrow up to **\$1,200** for **12 months**
- Fixed rate of **15% APR***

*APR = Annual Percentage Rate. Rates and terms subject to change. Offer ends 12/31/2017. Automatic payment required. \$30 application fee required for applicants. Payment example on a \$1,200 loan with a 12-month term at 15.00% APR, monthly payment would be \$108.30.

> Celebrate Credit Union Day – *Dreams Thrive Here*

Help us celebrate **International Credit Union Day** on **October 19, 2017**. Members are invited to enjoy light refreshments at your favorite CCU location. We help make our members' dreams come true.

In 1948, credit unions in America began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," and is meant to serve as a reminder of how effective credit unions, like Cornerstone Credit Union, are at helping all people chase and achieve their biggest dreams in life.

This song was written for ICU Day in 1955 and is published in *The Bridge*, a credit union newsletter:

*Hail all hail to Credit Unions
They're life save through and through
For the cash you lay away
To combat a rainy day
For the loans you need
To make your dreams come true*

As a member, you already know the benefits. We invite you to spread the good news and **Refer a Friend to Cornerstone!**



CONFIDENTIAL

Cornerstone Cares

SOBO Centennial Celebration

Cornerstone was proud to be a corporate sponsor of the South Beloit Centennial Celebration on August 26. CCU staff and board members paraded down Blackhawk Blvd., followed by the Annual Firemen's Corn Boil at which we treated event goers to a free gift! We are happy to serve this great community and look forward to opening our new branch on Blackhawk Blvd. in early 2018!



Reveling in Fiesta Day Festivities



Cornerstone Credit Union goes all out for this tradition in the Sterling/Rock Falls area. Celebrating Mexican Independence Day, this week-long event also honors the variety of rich and colorful cultural contributions that Hispanics brought to this region with music, food, art, dance, and more.

CCU greeted visitors at the Taste of Fiesta, September 9th, and had a float in the parade a week later, that once again took

third place, out of 97 floats. The Fiesta Day Parade is in its 65th year and brings out some extraordinary floats for the community to enjoy.

Cornerstone Partners with Salvation Army to Make a Difference

Giving is an important part of the holiday season. Every November, Salvation Army will provide the red food barrels; we invite members to drop off nonperishable food items in our Freeport or Sterling lobby. Cornerstone has been a part of this effort since we opened our W. Meadows facility in 2000.



The Salvation Army will bring tags for children in need to hang on our Freeport Angel Tree around Thanksgiving time. We ask that you take a tag with a child's gender and age, purchase a gift (must be unwrapped and new), and return it to the Freeport office Angel Tree. Salvation Army will pick them up prior to the holiday and distribute to local children. Cornerstone Credit Union has been filling the angel tree for nearly 30 years.

FREE Community Shred Day

On **Saturday, October 21** at the Freeport Service Center, we will be hosting our **"Free Community Shred Day."** Prevent identity theft by bringing your unwanted personal documents for free on-site shredding from 9 a.m. to 12 noon. There is a two-box limit per vehicle, please.

Here are some important tips:

- Guard your Social Security number carefully. Give it out only when required by law. Do not carry this card with you.
- Avoid clicking on links in emails unless you are certain they are safe.
- Teach your children to protect personal information.
- Should you be victimized, go to **IdentityTheft.gov**, the federal government's one-stop resource.



Happy Holidays



Equifax Data Breach: Things You Should Know

Wondering if you are one of the many people impacted by the Equifax data breach? Here are a few things you should know and do:



- First, find out if you were impacted by visiting www.equifaxsecurity2017.com
- If you were impacted, it is recommended that you:
 - ➔ Put in place measures to protect and monitor your credit by signing up for a credit freeze with Experian, TransUnion, and Equifax.
 - ➔ Regularly request your free credit reports at www.annualcreditreport.com
 - ➔ Inspect all financial account statements and place alerts on your accounts.
- For more information, visit our website under around "What's New".

CUs are a Smart Choice for Hispanics

Research shows that 1 in 20 Hispanics in America are unbanked, preferring to use a check-cashing service or buy a prepaid debit card instead of depositing their paychecks into a financial institution. Why? Many believe they don't meet the requirements or have the identification needed for opening an account.



Although using alternative financial providers may sound easier, they are in fact costing Hispanic families hundreds of dollars a year. According to financial review site NerdWallet, unbanked consumers spend anywhere from \$200 to \$500 on fees each year for services like check cashing, money orders, and prepaid debit cards.

However, thanks to a growing number of credit unions who are committed to serving their Hispanic community, Hispanic Americans no longer need to rely on these alternative services to manage their money. Many credit unions, like Cornerstone Credit Union, have a bilingual staff, a welcoming environment and a genuine understanding of the financial needs of this community.

Choosing a credit union as your financial partner is much easier than you may think. Credit unions are more likely than traditional banks to accept alternative forms of identification, like your passport, matricula consular or consular ID card to open accounts.

Setting up direct deposit with your employer also can help you save hundreds of dollars annually in check cashing fees, and linking your checking and savings accounts with overdraft protection helps cut the likelihood of overdraft fees. Your employer may also want to help you set up direct deposit, as it's often a much easier way for them to get your wages to you than writing a check.

Many credit unions offer more flexible account options than traditional banks. For example, you can add a joint account owner to your checking account and get them a debit card.

Plus, credit unions represent an extremely safe and secure home for your money. Every account in a credit union is protected by the NCUA up to \$250,000. That means that, in the very rare circumstance your credit union gets into financial trouble, your money is secure.

This week, rather than parting with a portion of your paycheck at a check-cashing service, visit Cornerstone Credit Union to see how we can help you safely keep all your money.

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CCU Calendar

Columbus Day – Closed

Monday, October 9, 2017

ICU Day

Thursday, October 19, 2017

Refreshments at all offices

Shred Day

Saturday, October 21, 2017

Veterans Day – Closed

Saturday, November 11, 2017

Thanksgiving Day – Closed

Thursday, November 23, 2017

Christmas – Closed

Monday, December 25, 2017

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

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.





CORNERSTONE

CREDIT UNION

ROCK SOLID SINCE 1939

PRSRT. STD.

U.S. POSTAGE

PAID

Creative Services

Introducing the NEW CCU VISA Credit Card

Now is the time!

Cornerstone Credit Union is pleased to introduce our new VISA credit card, designed to meet your financial goals and lifestyle.

Apply for your new card NOW and take advantage of this **special offer!** From October 1 through November 30, 2017, receive **0% on purchases and balance transfers!*** Now's the time to transfer debt from high interest cards and use your Cornerstone Credit Union card for holiday purchases.

With your new credit card you can benefit from:

- **Low rates on everyday purchases**
- **Exciting ScoreCard® Rewards program**
- **24/7 Fraud Protection**
- **Online account management**

Apply at www.mycucard.com

*Accounts opened between 10/1/17 and 11/30/17 will receive a 0.00% introductory APR until 5/31/2018. After promotional time frame expires, remaining balances will migrate to standard variable APR applicable on your account - currently ranging from 10.90% to 19.90% No balance transfer fee. APR = Annual Percentage Rate.



Loan Rates

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

24-36 months
APR as low as2.46%¹

Payment of \$641.13 for 24 months and \$432.65 for 36 months based on \$15,000 loan.



¹Rate available to highly qualified members. Existing loans financed by CCU do not apply. NO Rate Buy Downs on these special rates.

SOLUTIONS

Published quarterly for members of Cornerstone Credit Union



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