

# meeting our members' needs everyday with financial SOLUTIONS

Financial Solutions.  
Rock Solid Advice.



Cornerstone Credit Union | [cornerstonecu.org](http://cornerstonecu.org) | Winter 2019

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## > Erase your high interest Debt!

Is it hard for you to manage your debt? We have a solution that has helped many of our members—a **Debt Consolidation Loan**. This loan can lower your overall monthly expenses, increase your cash flow and simplify your bill pay. Start the New Year off right. Get a handle on high-interest loans or credit cards. Consolidate your multiple bills into one monthly affordable payment and get the control you need.



**Borrow up to \$15,000 at rates as low as 8.99% APR\* for terms up to 42 months\*\***

Compare the Savings	Outstanding Balance	Monthly Payment	Interest Paid**
Credit Card 1 (21.99% APR)	\$2,500	\$86	\$1,106
Credit Card 2 (19.99% APR)	\$4,000	\$133	\$1,593
Credit Card 3 (24.99% APR)	\$3,500	\$126	\$1,785
<b>Total of All Cards</b>	<b>\$10,000</b>	<b>\$345</b>	<b>\$4,484</b>
Debt Consolidation Loan at 8.99% APR	\$10,000	\$278	\$1,693
<b>Total Savings to You</b>		<b>\$67</b>	<b>\$2,791</b>

\* APR=Annual Percentage Rate. Rate and terms subject to change and based on creditworthiness. Automatic payment and e-statement enrollment required. A \$30 application fee will be assessed for loans under \$3,500. Offer excludes all loans financed at Cornerstone Credit Union. Offer ends 3/31/2019. \*\* Based on a 42-month repayment term.

## > Save the Date!

**Cornerstone Credit Union's 79th Annual Membership Meeting is coming**

- **WHEN:** Saturday, March 16, 2019 at 1:00 p.m.
- **WHERE:** Freeport Service Center, 550 W. Meadows Dr., Freeport.



Help celebrate another great year and exercise your right as a member/owner. Meet our staff and volunteers, vote on next year's board of directors and enjoy some refreshments, while entering to win exciting door prizes! Hope to see you in March.

## Looking to get new wheels this spring?

**Watch for details on a Spring Auto Loan Special coming this March!**





## Recipe Corner

### Soup for Dinner

On a cold winter's night, nothing is more satisfying to come home to than a bowl of hot, hearty soup. Combine it with a loaf of French bread and a salad, or some grilled cheese, yum!, and you've got a complete meal.

For an easy, inexpensive soup, try this **Quick Tomato Basil Soup**

Heat 2 tablespoons of olive oil in a large pot, on a medium flame. Add 1 diced onion and 2 cloves of fresh garlic, sliced thinly. Sauté for 4 minutes, until shiny and translucent. Add 12 ounces tomato juice, 1 (28-ounce) can of diced tomatoes, 4 cups water, and 1/3 cup raw rice. Then stir in 1 teaspoon fresh dill, 6 fresh chives (sliced thinly), 1/2 teaspoon of dried basil and 1/2 teaspoon of oregano. Cover the pot and simmer for 20 minutes on a medium-low flame. Season with salt and pepper, and serve.

Or, try this slow cooker soup that, with just minutes of preparation in the morning, let's you come home after work to a fragrant, ready-to-eat home-cooked meal.

#### All Day Vegetable Soup With Meat

Fry a diced onion and 2 cloves of chopped garlic. Add any other diced or sliced vegetables you like (carrots, celery, sweet potato, squash, etc.) to a slow cooker, cover with water and add salt and pepper to taste. Add stew meat or meat bones. Leave on a low setting for at least 6 hours.

## Announcing Cornerstone's Annual Founders Scholarship Program

High school seniors, as you look to the future contemplating college, imagine what a relief it would be to have assistance with your tuition. Now is the time to apply for the 2019 school year.

Cornerstone is proud to again offer its coveted **Founders' Scholarship** to deserving high school seniors. Six (6) \$1,000 scholarships will be awarded to selected winners by March 31, 2019.



Visit our website for details and to apply. **Application deadline is February 28, 2019.**

## We Have Our Members Covered

### TruStage Insurance - Affordable Insurance Protection

Are you aware that as a credit union member you could save hundreds of dollars per year when you sign up for the TruStage Insurance Program? Cornerstone Credit Union has joined with TruStage, an experienced team of insurance professionals, to bring you a wide range of insurance services including auto, home, life, accidental disability & death, health and more.

**Lori Rigotti of Liberty Mutual**, provides local, personal assistance with your TruStage auto and home insurance. **Call her at 847.658.6067 ext. 56892** or make an appointment to meet with Lori in our Freeport and South Beloit locations. Or visit our website Insurance page for a free, no obligation quote.



### Peace of Mind Protection

Ask a Financial Service Representative how you can add one or more of these products to your loan for affordable protection:

**Mechanical Repair Coverage, MRC** – Protection for unexpected auto mechanical breakdowns and the repair bills.

**Guaranteed Asset Protection, GAP** – Supplements auto insurance policies, providing coverage for loss not already covered, such as a total loss from theft or an auto accident.

**Credit Life & Credit Disability, CD/CL** – Loan payment protection against unexpected injury, illness or death.





## Local Giving for Local Living

### An Important Part of Who We Are

Cornerstone Credit Union is committed to supporting and participating in local charitable and community events throughout the year. Here are a few examples from 4th quarter 2018. Visit our community outreach website page to see the full story!



Salvation Army Angel Tree



Free Community Shred Day



Donations to 3 local organizations  
at S. Beloit Ribbon Cutting



WREX-TV Freeport Food Drive

## Get a Head Start with a Holiday Club Account NOW!

### Did the Santa shock hit you yet?

Open up a **Holiday Club Savings Account** now to avoid being cash poor for Santa's list next season. You'll be saving up for your holiday expenses all year. Funds are available on October 1st, just in time for holiday shopping.



## Holidays

**Tuesday, January 1**

**New Year's Day**

All CCU offices closed

**Monday, January 21**

**Martin Luther King, Jr.  
Birthday**

All CCU offices closed

**Monday, February 18**

**President's Day**

All CCU offices closed



## How to Reach Us

### 24/7 Online Access

[www.cornerstonecu.org](http://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.



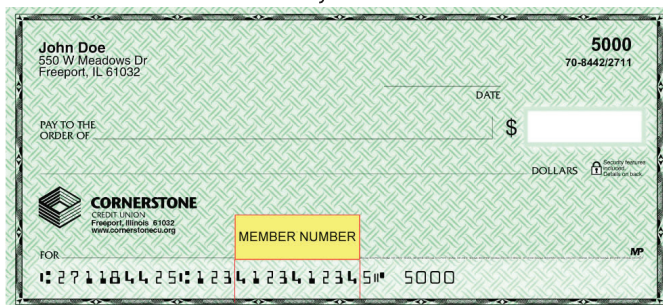


## Attention CCU members: Be sure your money goes in the right place!

Please follow these simple steps so your ACH (automatic payment) transactions will process faster and accurately:

1. When you are setting up an electronic transaction such as a direct deposit, bill pay, tax return or similar you must use **ONLY YOUR MEMBER NUMBER**. Do not use any other numbers on your check that come before or after your actual member number. For example, do not use the first three numbers before, or the last number after, your Member Number. Please see example.

2. DO NOT USE "00" or "015" to post, as this will cause your transaction to be rejected.



## "Try it, you'll like it!" Beware of Trial Purchases!



If you've ever been the target of a regretful trial purchase, you'll understand our "buyer beware" warning. It may be tempting to try out a product for "free", but if you don't fully read and act upon the FINE PRINT, you could find unexpected recurring charges on your debit or credit card. Too often, Cornerstone receives calls from our members regarding fraud on their card, when, in fact, they are charges you agreed to pay when you accepted a trial offer for a product without reading and acting on the disclaimer. This not only costs you, but it costs the credit union money, and what hurts you, hurts all of us in the long run. So, please, we urge you to be cautious and remember: *If it sounds too good to be true, it probably is!*

## Our new South Beloit branch is Open and Ready to Serve You!



Hey South Beloit! Have you checked out our new digs yet? We celebrated the grand opening of our shiny new location on Blackhawk Blvd. with a ribbon cutting on October 23rd, hosted by the Stateline and Greater Beloit Chambers. Over 50 guests toured our new facility and enjoyed festivities. Many members took advantage of grand opening specials all week long. And as of early December, we have new sidewalks and a newly paved Oak Grove Avenue for your convenience.

Stop in and see Barbi and her team. They are anxious to assist you in meeting your financial needs.



### Take advantage of Credit Union Member Discounts including:



Save up to \$15 on TurboTax and get a chance to win \$25K\*



Get a \$100 Cash Reward for Each New Line You Switch to Sprint\*

Visit [lovemycreditunion.org](http://lovemycreditunion.org) for details and current special offers!

\*Restrictions provided at [lovemycreditunion.org](http://lovemycreditunion.org) on the Sprint and TurboTax offer pages.

## Loan Rates

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

**24-36 months**  
**APR as low as ..... 3.81%<sup>1</sup>**

Payment of \$650.08 for 24 months and \$441.59 for 36 months based on \$15,000 loan.



<sup>1</sup>Multiple service discounts and rate buy-downs available.

### SOLUTIONS

Published quarterly for members of Cornerstone Credit Union



**CORNERSTONE**  
CREDIT UNION

