

Please take a moment to read this message.



meeting our members' needs everyday with financial

# SOLUTIONS

Financial Solutions.  
Rock Solid Advice.



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



Dear Valued Member:

In these unprecedented times, **we're here for you**. For members who have been directly impacted by the Coronavirus (COVID-19) either **through loss of income or a hardship due to illness**, we have created dedicated relief programs to assist you, including:

#### [Hardship Emergency Loan Program \(HELP\)](#)

- Up to \$3,500 for a 30-month term
- First payment deferred up to 3 months (interest will accrue once the loan is funded)
- 5.50% Annual Percentage Rate
- No application or processing fees and no prepayment penalties
- Subject to approval
- Application deadline is June 30, 2020

Apply by phone or [online](#) for the HELP Loan.

#### [Skip-A-Pay](#)

If you have a CCU consumer loan payment, skip up to three (3) payments penalty free (until June 30, 2020). Visit [cornerstonecu.org](http://cornerstonecu.org) for the COVID-19 [Skip A Pay Form](#) to complete and submit online.

#### [Fee Relief](#)

The following fees have been **temporarily waived** to assist our members during this difficult time:

- \$7 overdraft transfer fee

- \$1.50 ATM surcharge for non-CCU ATM when using our Corporate Alliance ATM network, 5,000 ATMs nationwide
- \$30 Consumer loan application fee for loans <\$3,500
- \$40 Skip-a-payment fee
- \$3 Payment by phone fee for members transferring from CCU Accounts
- \$10 Payment by phone for members transferring from non-CCU Accounts

### Mortgage and Other Loan Payment Assistance

We're temporarily suspending new foreclosures and automobile repossessions. If you are experiencing challenges, we urge you to contact us for help at 815-235-5855/800-711-2377:

- Mortgage Department, extension 4477
- General loan payment assistance, extension 4440

### Your Funds are Safe

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

### Stay Up-to-Date

Visit [cornerstonecu.org](http://cornerstonecu.org)! Our Coronavirus Response Update has current information and answers to [common questions](#) from our members. Our Call Center is also available to assist you. Check out our Facebook page for helpful information.

### We're Here for You

As your trusted credit union, we're committed to your financial health during these difficult times. We appreciate your patience as we introduce new procedures to remain open and operating to serve our members. We value you and your membership.

Thank you and stay safe!

*Gail L. Close*

President / CEO

**FREEPORT** - 550 W Meadows Dr | **SOUTH BELOIT** - 640 Blackhawk Blvd  
**STERLING** - 615 W 3rd St | **MILLEDGEVILLE** - 334 N Main Ave

815.235.5855 | 800. 711.3277 | Se habla español | [cornerstonecu.org](http://cornerstonecu.org)



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CREDIT UNION

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