

THE STRUGGLE  
IS REAL™



Cornerstone Credit Union | [cornerstonecu.org](http://cornerstonecu.org) | Spring 2018

meeting our members' needs everyday with financial

# SOLUTIONS

Inside: > Recipe Corner > Free Checking with e-Statements > Annual Meeting Wrap-Up > Youth Month > Under Construction in South Beloit

## Spring into a Low-Interest Auto Loan!

With rates this low, it's high time to buy a new or used vehicle, or refinance your current one at a better rate! Spring into a cool deal with our sizzling hot special interest rates!

Choose easy payment terms plus other options, including added protection and insurance. **Apply online, by phone, or visit any of our three locations.**

Rates as low as  
**1.75%**  
APR\*

Calculate your monthly payment using the Loan Calculators on our website home page.

\*APR=Annual Percentage Rate. Subject to credit approval. Rates may vary. Promotion ends 6/30/2018. Existing loans financed through CCU excluded. Minimum purchase of \$10,000. Maximum mileage of 125,000. Automatic payment required. Other terms and restrictions may apply.



## > Get Smart About Your Money

### It's Money Smart Week! – Free Educational Events



Money Smart Week is a public awareness campaign designed to help consumers better manage their personal finances. The nationwide campaign stresses the importance of financial literacy, offering free educational seminars and activities throughout the community. Topics range from money skills for kids to retirement planning. There is definitely something for everyone!

**Cornerstone will host several free financial education sessions during Money Smart Week April 21-28:**

#### ■ KIDS READ STORY TIME

**Saturday, April 21 10 AM-11 AM**

Hey Kids! How do you save your money? Listen to a story, featuring the book *Little Critter: Just Saving My Money* by Mercer Mayer. Each child will receive a free copy\* and a fun activity will also be offered. Open to all age kids with a responsible adult. *\*Limited supply.*

- Freeport Public Library Youth Room
- South Beloit Public Library

#### ■ COUPONING TO SAVE

**Saturday, April 21 10 AM-11:00 AM**

Learn how to use coupons to your advantage so you can get more with less with Lisa Miller, CCU Financial Services Representative.

- Freeport Senior Center, 206 E. Stephenson St.

#### ■ BEING A MONEY SMART VETERAN

**Wednesday, April 25 12 Noon-12:30 PM**

Life after the military, and how to avoid the five major "Gotchas" of money. How to avoid losing money and get ahead in the world of personal finance with Richard Love, PHP Agency Inc.

- Cornerstone CU Freeport location

#### ■ THE FOUR HOMES OF MONEY

**Wednesday, April 25 12:45-1:30 PM**

Discover the four main industries where people can save and grow money and how to apply a savings criteria with Rebecca Hedberg, PHP Agency, Inc.

- Cornerstone CU Freeport location

#### ■ THE 411 ON MEDICARE: What You Need to Know, All in One Place – Thursday, April 26 5:30-6:30 PM or Saturday, April 28 10 AM-11 AM

Everything you need to know about Medicare including timeframes, options explained in plain language, and all the parts and plans discussed in a non-biased way. Free planning guide included.

RSVP to James Ross Quinn, Medicare 411, (815) 329-6937 or [info@medicare411co.com](mailto:info@medicare411co.com)

- Cornerstone CU Freeport location

Cornerstone Credit Union is proud to be a partner in the Chicago Federal Reserve's nationwide Money Smart Week program every year. **We invite you to take advantage of the many free sessions going on all week in your community. Visit <http://www.moneysmartweek.org> to find a topic right for you.**





## Recipe Corner

New feature! If you're looking for the recipe to good financial management, Cornerstone has all the ingredients! We hope you'll let us cook you up a good deal on a loan, start a savings plan or mix the right services to make things deliciously convenient for you.

### Asian-Inspired Slow Cooker Chicken

*Fill the house with the delicious smell of dinner all afternoon long!*

Yield: 4 servings  
Prep time: 15 minutes  
Cook time: 2 hours

#### Ingredients:

- 1 bag of 5-minute rice
- 6 chicken thighs
- 1 tablespoon extra-virgin olive oil
- Kosher salt
- Freshly ground black pepper
- ½ cup soy sauce
- ½ cup ketchup
- ¼ cup honey
- 4 cloves garlic, minced
- ½ ounce freshly chopped ginger
- 2 tablespoons Sriracha sauce
- Juice of 1 lime
- Freshly chopped cilantro, for garnish

#### Directions:

1. Heat oil in a large skillet over medium-high heat.
2. Season chicken thighs with salt and pepper and sear until golden, 3 minutes per side.
3. Transfer chicken thighs to slow cooker.
4. Whisk together soy sauce, ketchup, honey, garlic, ginger, Sriracha and lime juice. Pour sauce over chicken and toss to combine.
5. Cover and cook until no longer pink, on low for 6 hours or high for 2 hours.
6. Prepare rice according to package directions.
7. Plate chicken with rice.
8. Garnish with cilantro.

## Free Checking with e-Statements!

### Save time and get more:

- Unlimited check writing privileges with zero service fees
- FREE online & mobile banking, and
- a FREE debit card!

Plus, choose other convenient services like online Bill Pay, Mobile Check Deposit and more.

If you're not using checking services with Cornerstone, make the switch today and save!



**Go to our website, call or stop in to learn more.**

## ANNUAL MEETING WRAP-UP

Cornerstone Credit Union held its 78th Annual Meeting on March 17, 2018 at the Freeport Service Center. Those members in attendance received a special gift, plus five lucky winners won prizes! Congratulations to our winners:



Mary Alice Otterstein – TV/DVD Player Winner (left)  
with Gail Clore, CCU President (right).

#### Mary Alice Otterstein

TV/DVD Player

#### Bonnie Gennusa

Travel Gift Basket

#### Martin Duszynski Jr.

\$50 Farm & Fleet Gift Card

#### Marvin Seymour

\$50 Casey's Gift Card

#### Penna Barker

\$50 Casey's Gift Card

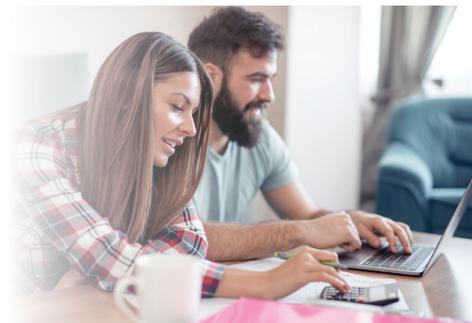
Elected to the 2018 Board of Directors are: Chris Beeler, Charles Beyer, Tony Honchar, Sarah Goeke, Carla Homan, Tony Honchar, John Modica, Tiffany Nieman, Wayne Radzi, Valerie Rothermel-Nelson and Dr. Dan Schoaf.

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

## Did You Know...?

You can conveniently pay your CCU loans online - auto, mortgage, business, etc.?

**Just sign up for Online Banking.**



# › “The Science of Saving”

Open a CCU Youth Account in April and Save!

Every child dreams about their future. Some of those dreams may require money to come true. Science has proven that if you start with small goals, saving your money can become a regular habit. Cornerstone wants to help inspire children to begin saving the money for a happy future.

**THE  
SCIENCE  
OF  
SAVING**

In April, join us in celebrating our Youth. Open a Youth Savings Account for your child under age of 18, or make a deposit in an existing account, and enter to win drawings for a BIKE, a GIFT BASKET and more!

A fun coloring sheet is also available for your child at each location.

Don't forget to bring your kids to the **Kids Read Story Time** on April 21st during Money Smart Week – Freeport or South Beloit Public Library @ 10 AM.



## › CCU Calendar

**Credit Union Youth Month**  
April

**Money Smart Week**  
April 21 – 28

**Memorial Day**  
All offices closed Monday, May 28

**Independence Day**  
All offices closed Wednesday,  
July 4

### › 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

**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.



## WHY YOUR CHILD NEEDS A YOUTH ACCOUNT

You've got your own checking and savings account. So, do you wonder why you'd want to open another account just for your child?

Here's why

### SUPER SAVINGS

Youth accounts are an ideal way for your child's money to grow. Our youth savings accounts offer:



**ZERO ANNUAL FEES**



**COMPETITIVE DIVIDEND RATES**



**LOW OPENING BALANCE REQUIREMENTS**

Let your child experience firsthand how a penny saved is truly a penny earned!

### LET'S TALK TEENS

Your teens seek:      You seek:



INDEPENDENCE



PEACE OF MIND

The solution:



A DEBIT CARD WITH DAILY SPENDING LIMITS YOU SET.

Problem solved! With your teen's own debit card and linked youth account, they can shop on their own. As a bonus, you don't have to worry about them racking up a huge bill.

### FUNTASTICALLY EDUCATIONAL

We're more than just a gigantic piggy bank; we want to make banking and saving fun! That's why every child with an open youth account can also access our other fun resources.

**Let your child's introduction to money management be super fun!**

### INDEPENDENCE

Every child likes doing things on their own. So let your kid feel grown up with their very own youth account. It's the first step toward a lifetime of important financial responsibility!



BROUGHT TO YOU BY YOUR CREDIT UNION




## Can We Find You?

New phone number, mailing address, email address, etc.? It's important that the credit union has current contact information for you.

Having a correct address helps us *prevent fraud* by validating changes to your account. We also use this information to *contact you* with important information such as potential *fraud alerts* or other news affecting your account.

You can update your contact information by logging into your CCU online banking page to correct your email address or, next time you call or visit CCU, verify that your address and phone number are up-to-date. It is one simple step to help stay protected.

## Does Your High Interest Debt Need Some Spring Cleaning?

**Cornerstone Visa Reward Credit Card  
Balance Transfer**

**Special - 3.99% APR\***

Hurry! Offer ends April 30, 2018.

Visit our website home page for details and to apply.



\* No balance transfer fee.



**Sprint Works™ for Credit Union  
Members with Cash Rewards**

### Credit Union Member Cash Rewards

Receive Cash Rewards deposited by the Credit Union directly into your credit union account.

Join Sprint and get a

**\$100**

Cash Reward for every new line you activate with Sprint. Existing customers get a \$50 Cash Reward for every line transferred into the Cash Reward program. Up to 15 lines.

Plus, every year, receive

**\$50**

In Loyalty Cash Rewards for each line on your Sprint account. Up to 15 lines.

Become a Sprint customer and register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union® Rewards app.

Individual accounts mention this code: NCBEN\_ZMB\_ZZZ. Business accounts mention: NCBEN\_ZMB.



**Sprint**  
works for me™

[LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)

# UNDER CONSTRUCTION

640 Blackhawk Blvd.  
South Beloit, IL 61080



› New CCU  
Location in South  
Beloit Underway

Our new South Beloit location on Blackhawk Blvd. is Under Construction!

Watch for regular Progress Reports on our website and Facebook page for details. Planned opening is Summer 2018!

## › Loan Rates

**New/Used Cars, Trucks, Vans**  
(2015, Newer or Untitled)

**24-36 months**  
APR as low as ..... **3.04%<sup>1</sup>**

**Used Auto ..... 5.24%**

Auto Loan Special – as low as 1.75%\*  
Details on page 1.



<sup>1</sup>Multiple service discounts and rate buy-downs available. Subject to credit approval. Rates may vary.

### SOLUTIONS

Published quarterly for members of Cornerstone Credit Union



**CORNERSTONE**  
CREDIT UNION

