

meeting our members' needs everyday with financial

SOLUTIONS

Financial Solutions.
Rock Solid Advice.



Cornerstone Credit Union | cornerstonecu.org | Summer 2019

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> How *LOW* Can You Go?

How about
1.99%
APR*
on balance transfers
for 9 months!*

We're bending over backwards to help you save with this *special low rate*, when you transfer an existing balance to our VISA Credit Card. PLUS you get:

- Rewards Program
- NO Balance Transfer or Annual Fee
- Online Access 24/7
- Fraud Protection

Apply online NOW to take advantage of this special offer
<https://mycucard.com>.

*APR=Annual Percentage Rate. Balance transfers completed **6/1/2019 thru 8/31/2019** will receive 1.99% APR for 9 months from the posting date of the balance transfer. After the promotional timeframe expires, remaining balances will migrate to the standard variable APR applicable on your account.

> e-Services

We're Tuned in to Your Financial Convenience

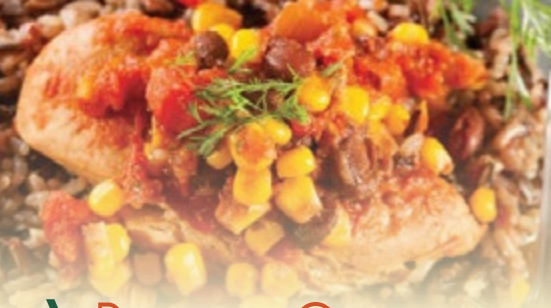
Life is busy enough. Move to a different beat and enjoy banking convenience at the touch of your finger, anytime you wish, securely.

Get all the e-Services you want or need:

- Online & Mobile Banking
- e-Statements
- Mobile Check Deposit
- Credit Score Tracking
- PopMoney
- Transfers
- e-Alerts
- And more!

Watch an Online Banking Demo video on our website, then sign up and whistle a happy tune as you enjoy the convenience of banking on your time, 24/7!





Recipe Corner

Southwest Chicken and Rice Bowl

Ingredients

- 2 teaspoons kosher salt, divided
- 1 1/2 teaspoons ground cumin, divided
- 3/4 teaspoon ground coriander, divided
- 1/2 teaspoon black pepper, divided
- Pinch cayenne pepper
- 2 chicken breasts, cut into two cutlets each
- 2 teaspoons olive oil
- 2 (8.8-oz.) pkg. microwavable long-grain white rice
- 3 tablespoons olive oil, divided
- 1 medium jalapeno pepper, seeds removed, finely chopped
- 1/4 cup finely chopped red onion
- 1 cup fresh corn kernels
- 2 garlic cloves, minced
- 3 tablespoons chopped fresh cilantro
- 1 teaspoon lime zest, plus 1 1/2 tablespoons fresh lime juice

Directions

- In a small bowl, mix 1 teaspoon salt, 1 teaspoon cumin, 1/2 teaspoon coriander, 1/4 teaspoon black pepper and cayenne pepper. Rub each cutlet with 1/2 teaspoon olive oil and spice mixture. Refrigerate for one hour, or up to 24 hours.
- Cook rice according to package directions.
- Heat 1 tablespoon oil in a large skillet and cook chicken cutlets over medium-high heat until golden brown, about 5 minutes a side. Remove from heat.
- Heat 1 tablespoon oil in the skillet and cook pepper and onions until tender, about 5 minutes. Sprinkle mixture with remaining spices.
- Add corn kernels and garlic, stirring thoroughly until heated, about 1 minute. Pour in cooked rice and stir until heated, about two minutes.
- Remove from heat and add cilantro, lime zest and lime juice.

Make Sure you are Financially Ready for your Next Vacation

Get your vacation plans off the ground by stopping in to Cornerstone Credit Union today. We have a broad range of products that can turn your dream vacation into a reality!

It's easier to save up for a specific goal when you separate the funds you're earmarking for that goal from all your other savings. When you open a savings account at Cornerstone with the express purpose of using it to accumulate funds for your **vacation**, you'll always know exactly how much money you've saved up for your getaway. Plus, your money will grow, so you'll reach your goal sooner.



You may have already started saving up for **vacation** expenses in your regular savings account. Move that money into your **designated sub-savings account** now so your vacation funds are in one easy location, saved for one purpose—your getaway!

To be certain you're socking away enough money to cover your getaway, create a vacation budget now.

1. Determine how much money you will need to cover the costs of your trip.
2. Decide when you'd like to go and count the number of weeks or months left until your vacation date.
3. Work out the exact amount you'll need to save each week or month by dividing your total vacation budget by the number of weeks or months left to go before your trip.
 - *You can trim your budget, sell some stuff you don't use anymore or take on a side job to come up with additional savings.*
4. Finally, link your checking account and your designated vacation savings account—and set up a direct deposit—so that your summer savings can grow almost effortlessly.

Take these small steps and you'll find yourself packing soon!

How much could you SAVE on your Car Insurance?

Exclusive for credit union members

Get car insurance you can depend on and rates you can afford. On average, members who switch to TruStage Insurance save up to **\$509***. The experienced team of TruStage insurance professionals will work with you to ensure you get the coverage you need, affordably. Find out how much you can save by visiting our website or call local agent Lori Rigotti of Liberty Mutual at **779.772.2793** for a free quote. Other TruStage insurance options are also available.



* TruStage® Auto & Home Insurance Program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. Individual premiums and savings will vary.



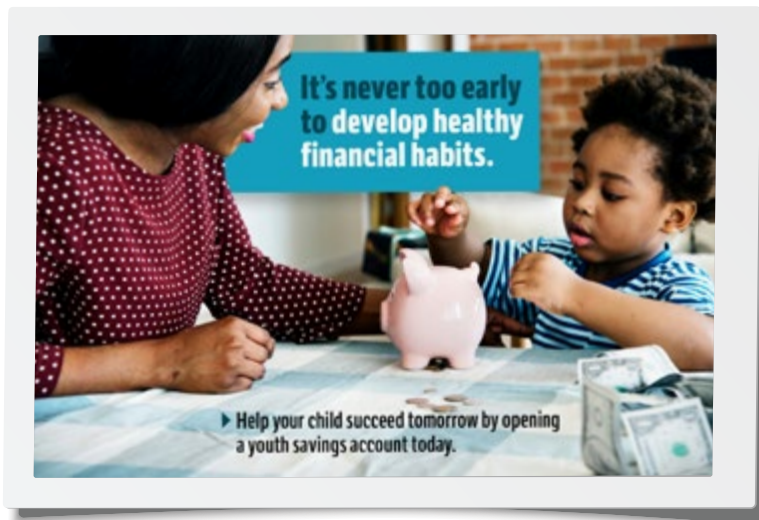
› Congratulations to our 2019 Founders' Scholarship Winners!



Cornerstone Credit Union is proud to announce the six recipients of the 2019 Founders' Scholarships (left to right/top to bottom):

- **Cade Benson** | Lena-Winslow High School
Will attend Highland Community College, majoring in Agriculture Business
- **David Swegle** | Newman Central Catholic High School
Will attend Hillsdale College, majoring in Political Economy
- **Esther Xiang** | Freeport High School
Will attend Harvard University, majoring in Neurobiology, Psychology, Pre-Med
- **Justin Malone** | Orangeville High School
Will attend University of Illinois, majoring in Journalism & Political Science
- **Jasmine Bigelow** | Freeport High School
Will attend University of Illinois, majoring in Astronomy
- **Zachary Weinberg** | South Beloit High School
Will attend Beloit College, majoring in Molecular & Integrative Biology

Each senior was awarded a **\$1,000 scholarship** for demonstrating strong leadership skills and dedication to their education and community, with an impressive list of activities and achievements throughout their high school years.



› Calendar

Thursday, July 4

Independence Day

All CCU branches closed

Wednesday, July 10

Rockton River Market

5pm, Settlers Park

Stop by the CCU sponsor tent!

Monday, September 2

Labor Day

All CCU branches closed

Saturday, September 14

CCU Community Shred Day

9am - noon, Freeport location

Free on-site shredding

Saturday, September 21

Taste of Fiesta

Rock Falls RB&W Park

Stop by the CCU booth!

› 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.



8 Ways to Spot a Home Improvement Scam

If you're hiring a contractor to make improvements on your home, be alert! Home improvement scams are more common than you may think, and they can cost you a lot. Watch for these warning signs:



- 1. The contractor insists on being paid up front** - Be wary of any contractor demanding that you pay most of the fee up front. This is likely a scammer who is trying to cover their bases.
- 2. The contractor refuses to supply references** - Never hire a contractor without speaking to someone who's used their services. If a contractor refuses to furnish names and contact information of previous clients, move on to other options.
- 3. There's negative information about them on the Better Business Bureau (BBB) site** - Before hiring any small business you've never used before, check them out on the BBB website. You'll be able to read reviews and ratings, and see if complaints have been filed against the company.
- 4. The contractor demands payment in cash** - Cash leaves no trail and makes it easy for scammers to walk away without doing much – or any – work.
- 5. The contractor will work for an insanely low price** - If you're offered a bid that is a lot lower than the going price, ask questions. There's a good chance you're dealing with someone who will cut corners.
- 6. They show up at your door ... uninvited** - Don't fall for every contractor knocking on your door claiming to have done recent work in your neighborhood. If the contractor does seem legit, look them up on the BBB site and ask for references.
- 7. The contractor refuses to put anything in writing** - Never hire anyone to do work on your home without a written contract. Include as many details as possible in the contract, like payment terms, a definitive date for the work's start and completion, warranty information and a clear description of the job.
- 8. They try to avoid permits** - A contractor who tries to convince you there's no need to pull permits is one who wants to avoid the authorities. You're likely dealing with an unlicensed worker or one who will cut corners.

Debit Card Activation - NEW!



CCU Members: New Debit Card Activation Now Available!

As of Tuesday, May 7, 2019, to activate or change a PIN on your Cornerstone VISA Debit Card, simply call **800.757.9848**. No need to come in or find an ATM. Follow the prompts to answer a few questions, for security purposes.

Sprint Has a Deal for Credit Union Members



Credit Union members, you can get \$100 per new line on unlimited lines. Already a Sprint customer? Earn \$100 Annual Loyalty Cash Reward and 25% off select accessories in Sprint stores!*

Visit lovemycreditunion.org for details and current special offers!

*Restrictions provided at lovemycreditunion.org.



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

Loan Rates

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

24-36 months
APR as low as 3.16%^{1*}

Used Auto 6.49%*



*¹Multiple service discounts and rate buy-downs available. Subject to credit approval. *Rates may vary. Stop in or visit cornerstonecu.org for current rates.*

SOLUTIONS

Published quarterly for members of Cornerstone Credit Union



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CREDIT UNION

