

THE STRUGGLE  
IS REAL™



Cornerstone Credit Union | cornerstonecu.org | Winter 2018

meeting our members' needs everyday with financial

# SOLUTIONS

Inside: Founders Scholarship Local Giving for Local Living TruStage Insurance Five Steps to Organizing Your Finances We're #1 Safe Deposit Boxes Card Valet

## New Year, New Wheels?

Take advantage of our everyday low rates on auto loans, as low as **2.75% APR\***. New or used, we can finance your vehicle quickly and affordably, so you can drive home with a low payment and easy terms. Ask how you can refinance your existing loan and **SAVE!**

\*Rates may vary. Subject to credit approval.



## 78th Annual Membership Meeting!

Please join us **Saturday, March 17, 2018** at 1:00 p.m. at the Freeport location, 550 W. Meadows Drive. Help celebrate another great year and exercise your right as a member/owner. Meet our staff and volunteers, vote on next year's board members and enjoy some refreshments, while entering to win **exciting door prizes!**

Hope to see you in March.



## Debt Consolidation Loan Special

**Debt Struggles? Make a Debt Solution Resolution!**  
*It's a New Year! Time to say goodbye to high interest debt.*

Do you have high-interest credit cards, payday loans or other payments you want to resolve in the new year? Reduce your debt by paying off your bills at a better rate with a **Debt Consolidation Loan**. Cornerstone will help you get high interest debt under control with one convenient, affordable automatic payment.

Rates as low as  
**7.99% APR\***



**Borrow up to \$15,000 at rates as low as 7.99% APR\* for terms up to 42 months\*\*. See example below.**

| 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 7.99% APR | \$10,000            | \$274           | \$1,496         |
| <b>Total Savings to You</b>          |                     | <b>\$71</b>     | <b>\$2,988</b>  |

Apply online or talk to a CCU Financial Service representative today. We'll end your struggle and start your new year right. Hurry! Offer ends March 31, 2018.

\* 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 3/31/2018.

\*\* Based on a 42-month repayment term





## Local Giving for Local Living – Cornerstone Cares

The credit union difference is evident, not only with the better rates and products we offer, but with the ways we are able to support our communities and give back. By participating in corporate and individual giving throughout the year, Cornerstone Credit Union chooses programs that help make a positive impact on where we live, work and play. Some of 2017's outreach activities included:

- › United Way of NW IL
- › Salvation Army Angel Tree
- › RAMP
- › Salvation Army Food Barrels
- › Thanksgiving Baskets
- › Free Community Shred Day
- › N IL Food Bank
- › WREX Freeport Food Drive
- › Toys for Tots
- › Family Promise of Greater Beloit

## Founders Scholarship

What you can dream, you can achieve, and the CCU Founders' Scholarship can help.

Attention high school seniors! Graduation is just around the corner. Imagine what a relief it would be to have assistance with your tuition. Now is the time to apply for the 2018 school year.

Cornerstone is proud to again offer its coveted **Founders' Scholarship** to deserving high school seniors. Each scholarship grant awards funds to be disbursed over four years.

Go to <https://cornerstonecu.org/> for details and to apply. Application deadline is February 28, 2018.



## TruStage Insurance Has You Covered

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.

Make an appointment with Lori Rigotti of Liberty Mutual. She provides local, personal assistance with your TruStage auto and home insurance. Call her at **847.658.6067 ext. 56892** or **630.232.8100**. You can also meet with Lori at our Freeport or S. Beloit locations. Ask a service representative to schedule an appointment, or ask when Lori will be visiting next.

In addition to auto and home coverage, TruStage offers an array of affordable insurance products for credit union members including Life, AD&D or Health. Want to compare costs? Call **855.483.2149** or visit <https://cornerstonecu.org/insurance-investing/insurance/> for a free, no obligation quote.



# Five Steps to Organizing Your Finances

Do you know your net worth? Or how much you spend each month, and on what? Or how much you can expect from your pension plan or Social Security in retirement? A majority of the population will answer “no,” saying they’ve been too busy with life to get a handle on their finances. Start 2018 with a New Year’s resolution to organize!

**Fortunately, there’s a 5-step action plan to help you take control of your money.**

**1. Set up a financial filing system manually or online.** Keep separate folders for different expenses and records, for instance “Auto Expenses,” “Insurance,” “Mortgage,” “XYZ Credit Card,” etc. There are also many online apps that will allow you to do this electronically. A great place to keep all of your valuable information is in a safe deposit box with Cornerstone Credit Union. Inquire about the best one for your needs.

**2. Gather records.** Look through your records to identify missing information. For example, you need an estimate of your Social Security retirement benefits. To request one, visit [ssa.gov](http://ssa.gov) or call **800.772.1213**. Gather copies of your health, disability, life, homeowners and vehicle insurance policies, and get a copy of your credit report. You can check your credit report from each of the three major credit reporting agencies once a year for free. Always make your requests from the [annualcreditreport.com](http://annualcreditreport.com) website, the only site sanctioned by the Federal Trade Commission. Or, you can call 877-322-8228. Make one request every four months in rotation among the three credit agencies so you can monitor your credit report year round.

**3. Size up your situation.** Add the estimated current value of all assets, including your home, car, personal property, savings, investments, and retirement accounts. Next, add all liabilities, including mortgage, credit card balances, and any other outstanding debt. Then subtract liabilities from assets to figure net worth. Then, make a list of income and expenses. Finally, track spending for a month. You also can find a spending plan or money management software program that can help organize spending by category.

**4. Chart a course.** Set financial goals--long term and short term--and figure how much money you’ll need for each. Create a target saving and spending plan that meets needs using your list of income expenses. For a month or more, track actual spending to see how you’re doing, making changes as necessary.

**5. Brush up on money management basics.** Contact or visit Cornerstone Credit Union for ideas about how to save and spend wisely. We have Certified Credit Counselors on staff to help.

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*For more information, visit: <https://cornerstonecu.org/services/>*



## CCU Calendar

**All offices closed:**

**New Year’s Day**

Monday, January 1, 2018

**Martin Luther King, Jr. Birthday**

Monday, January 15

**Presidents’ Day**

Monday, February 19

## 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.



# It's Never Too Early to Start Your Spring Cleaning

Clean up high-interest credit card terms with a fresh new rate from CCU.



Transfer an existing balance to a CCU credit card between 1/1/2018 and 4/30/2018 and you'll receive a promotional APR of **3.99% for six months.\*** NO BALANCE TRANSFER FEE.



Enjoy more! Apply online for your credit card now at <http://mycard.com>, call **1.888.415.6154** or stop in and fill out an application at any Cornerstone branch.

\*Balance transfers completed 1/1/2018 through 4/30/2018 will receive 3.99% promotional APR for six months from the date of first balance transfer. After the promotional time frame expires, remaining balances will migrate to standard variable APR applicable on your account. No balance transfer fee. Please call 1.888.415.6154 or visit <http://mycucard.com> for complete details. APR = Annual Percentage Rate.

## Best of Stateline - We're #1!

Cornerstone Credit Union was named the **Best Credit Union** in the *Beloit Daily News* Best of the Stateline contest. Thanks to all who voted and to our members who are also the BEST!



## Safe Deposit Boxes

Store your important items securely with convenient access at Cornerstone Credit Union

Do you sometimes wonder if you should put your important papers and jewelry in a safer place? What if there was a fire, flood or other disaster?

Stop worrying and make a small investment in a safe deposit box. For pennies a year, you can rest easy knowing your precious and vital documents are safely and securely stored remotely.

**SPECIAL OFFER:** Right now, rent for one year and get the next year free! Visit our Freeport office or our website for details.



# CardValet

Your card, on your terms

New! Get the mobile app that lets you control debit card usage and spending on the go.

With CardValet you can:

- Turn your Cornerstone Credit Union debit card on and off
- Establish controls for dollar amount limits, merchant categories and geographic locations
- Receive alerts when your debit card is used, approved or exceeds the controls set by you
- Stay informed of potential fraud with alerts on attempted, declined transactions
- Get real-time balances for your accounts

Get started! Download the app from the Apple® app store or Google™ Play and enter your CCU debit card info.



## Loan Rates

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

24-36 months APR as low as ..... **2.75%<sup>1</sup>**

Payment of \$643.03 for 24 months and \$434.56 for 36 months based on \$15,000 loan.



<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



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CREDIT UNION

