



Frequently Asked Questions for former Milledgeville Community Credit Union (MCCU) Members

When did MCCU merge with Cornerstone Credit Union (CCU)?

On June 12, the members of Milledgeville Community Credit Union (MCCU) unanimously voted to merge with Cornerstone Credit Union (CCU) of Freeport, IL. The merger became effective August 1, 2018.

Did my MCCU membership automatically transfer to CCU?

Your MCCU membership will be transferred into Cornerstone Credit Union’s membership database.

Did my member number (account number) stay the same?

Your member number (account number) REMAINED THE SAME, unless you were notified differently. You may have also been contacted to provide information needed to complete the membership transfer such as a copy of a current driver’s license or identification, signatures, etc.

Are account codes the same? How do I tell which account I want to make a transaction on?

Your account codes will change. Please see below for a conversion table.

MCCU to CCU share types			
	MCCU	CCU	
primary savings	00	00	
sub savings	20	32	
sub savings	21	33	
sub savings	22	34	
sub savings	23	35	
sub savings	24	36	
sub savings	25	37	
sub savings	26	38	
sub savings	29	XXXX	CCU only has 7 sub savings accounts
Holiday Club	11	30	CCU only has one holiday club. If you have several we will combine to one.
Holiday Club	12	XXXX	
Holiday Club	13	XXXX	
Holiday Club	14	XXXX	
Holiday Club	15	XXXX	
Vacation Club	30	XXXX	CCU does not have a vacation club. We will convert to a sub savings.
Checking	50	15	

Loan numbers will be referred to as loan ID numbers and will be the last three digits of your current loan number.
Example if loan number is 9855 your loan ID will be 855.

Is the Milledgeville branch location at 334 N. Main Ave. still open? Are the hours the same?

YES, the branch located at 334 North Main Ave. in Milledgeville is now a Cornerstone Credit Union location and is open the same business hours. Kailee and Kayla will continue to serve you, along with some new CCU faces. A new drive-up ATM machine is scheduled to be installed soon at this location for your added convenience.

Can I do my banking at any CCU location?

YES, in addition to the 334 North Main Ave., Milledgeville location, you may do your banking at any Cornerstone branch:

550 W. Meadows Dr., Freeport, IL

615 W. 3rd St., Sterling, IL

542 Clark St., South Beloit, IL (moving to 640 Blackhawk Blvd. in mid-September)

Visit <https://www.cornerstonecu.org/locations-hours.aspx> for branch hours and a map of each location.

If I used online banking at MCCU, do I have access to it through Cornerstone?

NO. As a new CCU member, you will need to sign up for Online Banking on the CCU website, **cornerstonecu.org**, as the MCCU online banking site is no longer available. Effective August 1st, the MCCU Online Banking site through Bradford Scott is no longer accessible to former MCCU members who used online banking for their MCCU accounts. If you have a question about this, please call Cornerstone at 800.711.3277 and we will do our best to obtain the information needed.

How do I sign up for online banking for my new CCU accounts?

Your MCCU accounts will have been transferred to Cornerstone's system. You can register for CCU's convenient Online Banking by visiting **cornerstonecu.org** and going to the **Online Banking** page, then clicking on "SIGN UP for Online Banking". Or, you can go directly to the CCU Online Banking site called "Net Branch" at

https://www.netbranch.app.fiserv.com/cornerstonecu_branch/

You can also view a short **Online Banking Demo Video** on the Online banking page of the CCU website, or by viewing it directly at <http://www.galaxyplus.com/nbvideo/player1.html>

When you get to the Cornerstone Credit Union Net Branch Online Banking site, follow the easy steps:

1. Click "Not Enrolled? Enroll Today!"
2. Complete the brief Enrollment Application.
3. Enjoy all of the benefits of Online Banking:
 - ✓ View account balances & transaction history
 - ✓ Transfer money between your CCU accounts
 - ✓ Pay bills and transfer money between your accounts and other institutions via BillPay
 - ✓ Sign up for and retrieve e-Statements
 - ✓ Mobile Banking access
 - ✓ Mobile Check Deposit
 - ✓ Pop Money transfer
 - ✓ Set up account e-alerts and e-notifications
 - ✓ Download account information directly to Quicken®, Quickbooks®, or Microsoft Excel
 - ✓ Set up Shared Accounts and Sub Accounts and nickname accounts
 - ✓ Up to 4-6 months of transaction history
 - ✓ Reset your password online

What about my MCCU debit card? Will I receive a new CCU Debit Card? How do I set the PIN? What are the benefits?

You should have received your new CCU debit card by mail before July 31, 2018. Things to know during this transition:

1. Your old MCCU debit card stopped working at 2:00a.m. August 1st.
2. You can activate your new CCU card at any time at an ATM machine.
3. Recurring transactions with your current debit card will need to be set-up on your new CCU card. Please contact those companies to avoid late payments.

Cornerstone Credit Union Visa® Debit Card

Whether you take full advantage of a CCU Checking Account or only have a CCU savings account, the Debit Card is a perfect 24/7 money access companion. Benefits include:

- No monthly maintenance fee
- No finance charges
- No transaction fee for purchases
- Accepted at more than 14 million merchants the worldwide
- Accepted at ATM locations worldwide showing the Cirrus® logo
- Added protection with Visa's Zero Liability protection, which protects you from fraudulent charges made with your card or account information
- CardValet Quick Reference Guide - Control card usage and spending on the go. Download the mobile app from the Apple® app store or Google™ Play and enter your CCU debit card info.

Use as a debit card

Purchases are deducted directly from checking. Keep your receipt for easy record keeping. Track your spending using our online banking site. A detailed transaction list also appears on your monthly checking account statement.

Use as an ATM card

Gain access to your money on your own terms. Use a CCU-Owned ATM for FREE withdrawals, inquiries and transfers. For added savings find one of more than 4,800 surcharge-free ATMs through the nationwide Surcharge-Free Alliance One ATM Network. Visit cornerstonecu.org for a list of locations.

What about ATM fees? Will I be charged at the Milledgeville Bank or at CCU ATMs?

Fees will no longer be waived at Milledgeville State Bank ATM when you use your new CCU Debit Card. Use a CCU-Owned ATM for FREE withdrawals, inquiries and transfers. For added savings, find one of more than 4,800 surcharge-free ATMs through the nationwide Surcharge-Free Alliance One ATM Network for a minimal charge of \$1.50. Visit cornerstonecu.org for a list of ATMs in the network. We plan to install a drive-up ATM at the Milledgeville location in the near future. Members can also visit any CCU branch to withdraw cash in person.

NOTE: If you were charged a \$1.50 fee at the Milledgeville State Bank ATM in addition to the \$3.00 per transaction fee, CCU will refund the fee to all former MCCU members once this fee is resolved.

If I had automatic payments/transfers set up with my MCCU accounts, will they still happen with my new CCU account?

NO. You will need to re-set any transfers with your CCU account in your online banking page. Payments can be set in the free online Bill Pay. A CCU member service representative can also assist you.

If I currently have or open a Holiday Club savings account with CCU, when are the funds available.

Funds are automatically deposited to your primary savings account on October 1 No exceptions.

If I overdraw my checking account, will CCU automatically transfer funds from my savings to bring my account to \$0?

Yes. This called Overdraft Protection. if sufficient funds are available in savings, including the share transfer fee of \$7.00, the transfer of funds will be made by CCU.

What about my old MCCU checks? Will I receive new ones from CCU?

If you had a checking account with MCCU, you should have received 1 box of new checks with the Cornerstone logo and routing number before August 1, 2018. You may re-order checks online at cornerstonecu.org.

How do I get the CCU mobile app on my smartphone?

You must be registered for CCU Online banking first. Enroll in Mobile Banking by logging into Online Banking at cornerstonecu.org. Click on the Mobile Banking tab and follow the easy online registration steps. You can choose:

1. To receive SMS text service or e-alerts on your mobile phone.¹ CCU Text Code: 59289
2. To use WAP on your mobile browser
3. To download a free Cornerstone CU APP from most APP stores.

With CCU Mobile Banking you can safely:

- Look up balances
- View transaction history
- Pay Bills (via BillPay)
- Mobile Check Deposit
- Transfer funds between CCU accounts
- Set up and receive text or email alerts
- Find the nearest CCU Service Center or ATM

Is there still a direct phone number for the Milledgeville branch?

No. Please use our convenient toll free number 800-711-3277 and you will be directed to the proper branch or department for your particular need.

Can I call the CCU main phone number and get my account balance?

CCU does charge for an account balance inquiry. However, we offer several options which you can conveniently obtain your account information free and easy, 24/7: online banking, EARS phone inquiry system, or mobile banking.

Where can I find the CCU Fee Schedule? Routing Number?

CCU Fee Schedule is available at any CCU location, or on our website at <https://www.cornerstonecu.org/about/forms-information.aspx>

Cornerstone Credit Union Routing Number: 271184425



Find the answer at www.cornerstonecu.org |
or stop in any CCU location.

More questions? Call us at 800-711-3277



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