

THE STRUGGLE
IS REAL™



Cornerstone Credit Union | cornerstonecu.org | Summer 2018

meeting our members' needs everyday with financial

SOLUTIONS

Inside: > Recipe Corner > Credit Unions Announce Merger > Save on Your Vacation Lodgings > WIN with e-Services and WIN a Great Getaway! > Credit Card Rewards

On the Move in South Beloit!

The day is near! Cornerstone Credit Union is eagerly preparing to move from Clark Street into our new branch at 640 Blackhawk Blvd. in South Beloit. Check out the video on our website home page www.cornerstonecu.org or Facebook page to see the construction progress and share in our evolving excitement.

The move is tentatively planned for late July, with an awesome grand opening celebration scheduled for early September. We'll have many exciting festivities planned including special offers, giveaways, a ribbon cutting and more. Everyone is invited to join in the celebration of our move to this new, convenient South Beloit location. Watch for details!



> Steer Clear of Rate Hikes!

Drive down your monthly payments with our Auto Loan Special!



Rates as low as
1.75% APR*
EXTENDED!

Good news! We've extended our Auto Loan Special! With rates going up, now is the time to take advantage of these special low rates - **as low as 1.75 APR***. Whether you are buying a new or used vehicle, or refinancing, you can save money now.

Enjoy easy, affordable payment terms plus other options, including added protection and insurance. Purchase a 2014 or newer vehicle and we'll get you on the road quickly and securely.

Apply online at www.cornerstonecu.org or in person at any of our three locations.

*APR=Annual Percentage Rate. Subject to credit approval. Rates may vary. Promotion ends 8/31/2018. 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.

> Peace of Mind Protection

Cornerstone Credit Union offers a full line of loan protection products for you and your family if the unexpected happens. We offer low-cost **Credit Life and Credit Disability Insurance**, as well as **Mechanical Repair Coverage (MRC)** and **Guaranteed Asset Protection (GAP)**. Ask us about our Total Protection Package. The small cost is well worth it.

- **Credit Life and Disability** – provides coverage should you become injured or ill
- **MRC** – helps minimize the impact of repair bills
- **GAP** – helps cushion the impact if your vehicle is stolen or totaled

Take a moment to view a video on each of these important protection choices in our Video Library on our website. Ask a CCU representative for details.





➤ Merger Announced! Cornerstone and Milledgeville Credit Unions to Merge Soon

Milledgeville Community Credit Union (MCCU) members unanimously approved a merger with Cornerstone Credit Union (CCU), based in Freeport, Illinois in June. MCCU has been serving the Milledgeville community of Carroll County for over 60 years with basic savings and loan services, and currently has 800 members. The merger will be effective July 31, 2018. The existing MCCU office located at 334 N. Main Avenue will remain open and become a new branch of CCU, with the addition of an ATM and expanded products and services. Welcome MCCU members!

➤ Recipe Corner

Bundt Pan Lasagna

It's everyone's favorite pasta dinner served with a beautiful twist!

Yield: 10 servings

Prep time: 30 min. | Cook time: 60 min.

Ingredients:

- 4 cups grated mozzarella cheese
- 1 pound ricotta cheese
- 2 eggs, whisked
- ½ cup chopped flat-leaf parsley
- 1¾ cups chopped spinach
- Kosher salt
- Freshly cracked black pepper
- 1 teaspoon dried oregano
- 2 pounds lasagna, cooked al dente
- 4 cups homemade or jarred tomato sauce
- 2½ tablespoons extra virgin olive oil

Directions:

1. Preheat oven to 350°F. Grease a 14-cup Bundt pan.
2. Spoon 1 cup of tomato sauce on the bottom of the pan.
3. In a medium-sized bowl, mix the cheeses together. Add the whisked eggs, parsley and spinach. Season with salt, pepper and oregano.
4. On a cutting board or a clean countertop, lay down 1 cooked lasagna noodle. Smear with 3 tablespoons of cheese mixture. Roll up noodle and place, rolled-side down, in the greased pan. Continue with remaining noodles until 1 layer is complete. Drizzle 1 cup of sauce over rolls.
5. Add a second layer of noodles and drizzle with sauce. Continue layering until all the noodles, cheese and sauce have been used.
6. Cover the pan with foil and bake at 350°F for 45 minutes. Uncover and continue baking another 15 minutes until cheese is bubbling and is a golden-brown color.
7. Allow the lasagna to sit for at least 30 minutes before inverting on a serving platter. Alternatively, you can serve it right out of the pan!

➤ Save on Your Vacation Lodgings

Vacations are meant to give you some much needed rest and relaxation. Since lodging expenses can eat up a huge chunk of your vacation savings, you'll want to make sure you find the best prices for them. Here are a few websites to help you find the best deals on lodgings:

If you're strictly a **hotel-type of person**, check out **Hotels.com**, **Priceline.com** which include filters that let you choose by star-class, reviewer ratings, neighborhood, etc. To get really discounted, last-minute bookings, use phone apps like **SnapTravel** and **HotelTonight**.



For **cozier dwellings**, check out **BedandBreakfast.com** or **BBOonline.com**.

These places tend to be more pet-friendly than others, so this is an especially good choice if you're traveling with your pooch.

If you're looking for lodgings for **four or more people**, renting a home may be the perfect choice. You'll have the comforts of home, including a kitchen and laundry facilities, at a much better price than renting multiple hotel rooms. Check out **Airbnb.com**, **VRBO.com**, **HomeAway.com**, and **VacationRentals.com** to find hundreds of homes you can rent for a day or longer.

What if you really just need a place to **sleep and shower**? Check out **Couchsurfing.com** where you can even rent a person's couch or guest bed for a few nights!

By doing just a little research, you can choose vacation dwellings that will let you and your budget rest easy. And remember, Cornerstone offers Vacation Club savings accounts so you can save for that next trip all year long.

Copyright 2018 Credit Union National Association Inc. Information subject to change without notice.

➤ Travel Plans? Inform your Credit Union.

Traveling this summer? Let Cornerstone Credit Union know where and when so we can note your plans in our system, to avoid Debit Card access interruptions on your trip. Call or send us a message via your online banking page and we'll make sure you have account access while you're away. Also, you can use CardValet.



› Earn 10,000 Bonus Rewards Points with a new VISA Credit Card

When you open a new Cornerstone VISA credit card, spend at least \$2,000 within 90 days of opening your account and you will receive 10,000 bonus rewards points to be used toward top-brand merchandise and travel.

So, in addition to great interest rates, no annual fee and the ability to manage your account online, you'll get a head start on points toward some very nice rewards, such as Apple®, Pandora®, Sony®, travel and more.

Apply online at www.mycucard.com or talk to a CCU representative about opening a new CCU VISA credit card today.



› WIN with e-Services and WIN a Great Getaway!



How does the convenience and ease of e-banking, along with a nice escape for the family sound to you? All you need to do is one or more of the following and you'll be entered to WIN some FREE tickets to Mall of America attractions in Bloomington, Minnesota.

- › Apply online for **new membership** (tell a friend or family member)
- › Sign up for **e-statements**
- › Sign up for **online banking**
- › Sign up for **Text Club**

After you enroll or sign up for one or more of the above, you will be entered into our drawing to WIN one of three 5-packs of tickets to Mall of America attractions:

Mall of America Attraction

Crayola Experience + Store
Indoor Water Park
Nickelodeon Universe

Drawing Date

July 31, 2018
August 31, 2018
September 30, 2018

There will be three winners per monthly drawing. Take advantage of CCU's easy online services and be a winner!

Visit our website cornerstonecu.org for details and contest rules.



› CCU Calendar

Independence Day

July 4th, All offices closed

Music on Chicago Concert Series, Downtown Freeport

July 6th, 6:30 – 11 p.m.

CCU is a proud sponsor.

Corn Boil, South Beloit City Park

August 25th, 11 a.m. – 11 p.m.

NEW 640 Blackhawk Blvd. Opening Celebration

Watch for summer dates.

› 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

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.



› Congratulations Founders Scholarship Recipients

Cornerstone is proud to announce the three recipients of the 2018 Founders' Scholarships: **Kameron Ali** from Hononegah High School, **Jenna Skarlupka** from Freeport High School and **Ruth Emily Castillo-Espinoza** from Sterling High School. Kameron, Jenna and Ruth Emily have demonstrated leadership and dedication throughout their high school years with a commitment to furthering their education and community involvement. Each will be awarded a **\$4,000 scholarship** disbursed over four years. Visit our website for more information.



Kameron Ali



Jenna Skarlupka



Ruth Emily Castillo-Espinoza

› Heavy Equipment Financing Assistance



Are you in need of heavy equipment products and services? Go to Heavy Equipment Services in Freeport, Illinois for a full range of construction and maintenance services. Together with CCU, Heavy offers special financing at a low 5% interest rate with affordable terms up to 60 months. Contact them at **815.235.7131** for details.

› Sprint Summer Rewards Special

Credit union members, you can get up to \$300 in cash rewards this summer when you switch to Sprint and activate new lines.* Plus, you get:

- **\$50 loyalty cash reward** every year for each line activated or transferred*
- Current Sprint customers receive a **\$50 cash reward** for lines transferred into the program*
- **25% discount** on eligible accessories

Register at LoveMyCreditUnion.org/SprintRewards

Make summer picture-perfect with a new phone and up to **\$300 in cash rewards!** It's just one more benefit of credit union membership.

**Three lines total, including all activated and transferred lines.*



› Summer Fun with Six Flags Discounted Tickets

CCU members can purchase discounted tickets to Six Flags Great America at all CCU locations. The cost is only \$49 each, so you can enjoy this summer fun destination for less.



› Loan Rates

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

24-36 months
APR as low as 3.53%¹

Used Auto 5.74%

Auto Loan Special!

as low as **1.75%***

Details on page 1.



¹Multiple 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

