

CONNECTOR

Cornerstone Credit Union | www.cornerstonecu.org | Fourth Quarter 2013

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Time for giving thanks and helping those in need

As we gather with friends and family this holiday season to share in the bounty and reflect on our blessings, it's also a time for thinking of others less fortunate. Join us in helping to identify members in need this upcoming Thanksgiving Season.

Cornerstone Credit Union has a long history of reaching out to members with Thanksgiving Baskets. We take pride in providing holiday meals to individuals and families, who without our help would not have the resources to share a festive meal with their family. This year, we are asking you to assist us in our special Giving Thanks campaign. Help us identify CCU members who you feel would benefit from a Thanksgiving Basket. We are seeking those most in need,



whether they are individuals or families. Nominate yourself, if appropriate. Nomination forms, which may be submitted anonymously, are available online at www.cornerstonecu.org or by visiting one of our Service Centers.

A delicious holiday loan offer just for you!

While you've been baking cookies for Santa, we've been baking up a delicious holiday loan offer just for you. Now you can get more for less: Borrow up to \$1,500 at 10.99% APR* With more borrowing power at a lower rate, you can afford to get an iPad®, tablet, smart phone or other electronic toy for yourself not just for your kids! And no matter if you are on Santa's naughty or nice list, if you qualify for the loan, you qualify for this great loan rate. Don't be stuck with high interest rate department store charge bills come January. Simply apply online at www.cornerstonecu.org or stop in at a Service Center for an application. But hurry, those holiday treats won't last long and neither does this deal. Offer ends 12/31/2013.



BORROW UP TO **\$1,500** TERMS UP TO **12 Mo.** LOW RATE OF **10.99%** APR*

*APR = Annual Percentage Rate. Rates and terms subject to change. Offer ends 12/31/2013. Automatic payment required. Payment example on a \$1,000 loan with a 12-month term at 10.99% APR, monthly payment would be \$88.38.



Holiday closings

October 14 — Columbus Day
 November 11 — Veterans Day
 November 28 — Thanksgiving Day
 December 24 — Christmas Eve
 December 25 — Christmas Day
 (closed at noon)
 January 1 — New Year's Day

Reach us online anytime at www.cornerstonecu.org or on your smart phone with the CU-Mobile access code: 59289.

Savings rates

Effective as of September 30, 2013

Share Savings, Life Savings

0.10% APY*

Holiday Club

0.10% APY*

**APY=Annual Percentage Yield*

How to reach us

Web: www.cornerstonecu.org

CU-Mobile Access Code: 59289

Main Phone: 815.235.5855

Toll Free: 800.711.3277

EARS (audio response):

800.711.3277, press 1

Main Office:

550 W. Meadows Dr.
 Freeport, IL 61032

Free electronic services make your life easier

Mobile Banking*
 Online Banking
 Online Bill Pay
 Popmoney®
 Personal ACH transfers
 e-Statements
 EARS — Telephone Teller

But... just in case we have a
 24-hour Call Center 800.711.3277

**Check with your phone carrier for possible data charges.*

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 Cornerstone Credit Union.

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› Skip-a-Pay eases holiday budget pain

It's that time of year again. If your budget is feeling the strain of those extra holiday expenses, look to Cornerstone Credit Union's Skip-a-Pay Loan Program to help lighten your load.

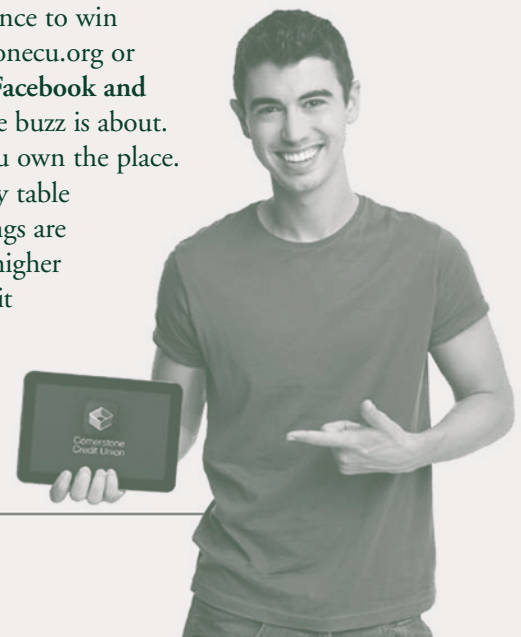
Skip-a-Pay is available on vehicle and certain other consumer loans and allows you

to defer one payment. Choose either your November or December payment. There is a \$35 processing fee, and interest continues to accrue as usual throughout the deferral period. Other restrictions apply. For details and an application visit www.cornerstonecu.org or contact us at 800.711.3277 or 815.235.5855.

› Casting call for fat cats continues

Our Fat Cat Contest is still on. If you fancy a chance to win many exciting prizes, go online to www.cornerstonecu.org or visit us on Facebook for full details. **Like us on Facebook and view our amazing fat cat collection.** See what the buzz is about. Visit this fun site today. Remember, at CCU, you own the place. There are NO fat cats sitting around a mahogany table deciding how to spend your cash. Instead, earnings are returned to you in the form of lower loan rates, higher interest on deposits and lower fees. That's the credit union difference.

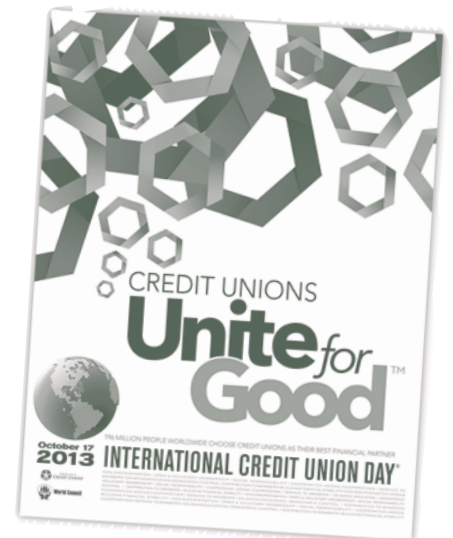
And you have easy account access with our full line of mobile and enhanced online banking and bill pay services.



 /CornerstoneCU

› Unite for Good on International Credit Union Day

Stop by a Cornerstone Credit Union Service Center on International Credit Union Day, Thursday, October 17, for a special memento marking the occasion. This year's theme, "Credit Unions Unite for Good," highlights how the credit union movement joins together to put our philosophy of "people helping people" into action. Credit unions are a powerful force based on camaraderie, cooperation and collaboration, and our shared values help secure the financial future of more than 196 million members around the world. At Cornerstone Credit Union, we "Unite for Good" every day. As a financial cooperative, we're better together, and we thank you for your participation in the benefits of belonging.



► Open your 2014 Holiday Club Account now

Does it seem as though the holidays creep up faster and faster with every passing year? And if every year you find yourself in a pinch for spending money, perhaps setting aside a bit each week can ease what is a joyful (yet sometimes stressful) time of year.

With a CCU Holiday Club Account, separate from your savings account, incremental deposits can be made through payroll deduction or automatic transfer. The Holiday Club runs from October 1 to September 30. You can join anytime during the year, but the earlier you join, the more money you can save. Try it — even setting aside \$15 a week will make your 2014 holiday season merrier.

Here's how much you could save if you made weekly deposits to your Holiday Club.

Weekly Deposit	Rewards for 2014
\$10.00	\$520
\$15.00	\$780
\$20.00	\$1,040

This club is easy to join. Contact the credit union to get started today.

► Fall Community Shred Day on Saturday, October 19

Finish off your fall house cleaning and cap off International Credit Union Week by bringing your confidential documents to CCU's FREE Community Shred Day. A shred truck at the Freeport Service Center will be available for immediate and secure shredding of your sensitive documents on Saturday, October 19 from 9 am. to Noon.

Protect yourself against identity theft by shredding documents with personal information, such as check books, credit card

statements, and account statements. You do not need to remove staples or checkbook binding. Identity theft remains one of America's fastest growing crimes, with nearly 10 million Americans victimized last year alone, according to the U.S. Postal Inspection Service. Bring up to three large banker-size boxes (no businesses please). Shred Day is a free service open to the community, so pass the word to your co-workers, family and friends.

► Watch for new ATM at Sterling Service Center

Coming soon to 615 W. 3rd Street in Sterling: A state-of-the-art drive-up ATM. Once installed, the ATM will quickly validate and count deposited currency, allow you to view and verify deposit details on the screen, and accept individual

or multiple checks without an envelope. It will read, analyze and endorse each check. The ATM also will hold cash in a secure area and return it if the transaction is rejected. Watch our website for upcoming details.



CCU was proudly represented by two teams consisting of board members, staff and friends at the Lincoln-Douglas 5K Run held August 3 in Freeport. The race kicked off United Way's annual fund drive.

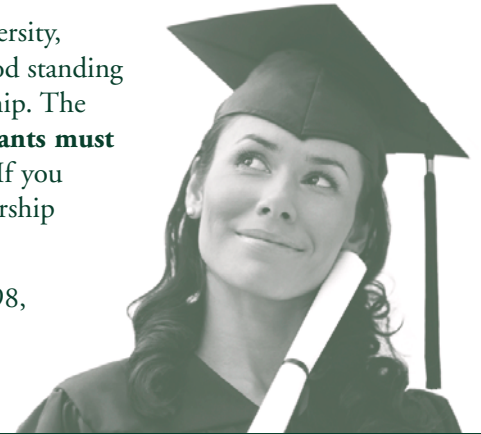


Michelle Brokema, of Pearl City, IL, was the lucky winner of the drawing for an Apple® iPad®, at CCU's Stephenson County Fair booth in July. Presenting Michelle with her prize is Jason Barklow, CCU financial services representative.

Founders' Scholarships applications available

Attention high school seniors! If you plan to attend an accredited college, university, community college, or technical/ trade school next fall and are a member in good standing of Cornerstone Credit Union, it's time to apply for CCU's Founders' Scholarship. The application deadline is Friday, February 28, 2014. **Note to parents: All applicants must be members of the credit union for at least 30 days prior to the deadline.** If you haven't brought your graduating senior into the credit union to open a membership account, do so no later than January 29, 2014.

Two \$5,000 scholarships will be awarded. Since the program's inception in 1998, \$125,000 has been awarded to 35 deserving students. For an application and more information, visit www.cornerstonecu.org.



Attend a seminar

Wealth transfer — learn a simple solution to leaving a lasting legacy

Have you ever written a friend's or family member's name on the back of something precious to you? Perhaps a family heirloom, a scrapbook, or even a set of golf clubs... you feel good knowing these things will be inherited by someone who will appreciate them as much as you did.

Do you have that same feeling about your monetary wealth? Many of us don't. However, there is a way you can set a portion of your money aside with a name on it, for you to control now, and for that person to control after you're gone. It's called wealth transfer, and there's a simple solution!

As people approach retirement they generally begin to divide their money into two categories:

1. The money (and any income on that money) you'll "live-on" during your retirement.
2. The money you wish to "leave-on" as a legacy to your children, grandchildren, or charity.

How you plan to transfer your "leave-on" money makes a difference! Some wealth transfer methods may lead to higher taxes for you or your loved ones. When properly structured, your wealth transfer plan can be simple to establish and can leave a lasting legacy. Permanent life insurance can provide a simple solution to help create your lasting legacy.

Could your legacy, or your "leave-on" money, be in a better place?

Insurance is sold through CMFG Life Insurance Company. The insurance is not federally insured and not underwritten or guaranteed by the financial institution. All guarantees are based on the claims paying ability of CMFG Life Insurance Company. This is a brief description of life insurance and is not intended to provide tax or estate planning advice. For this information, please contact a tax or estate professional.

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Financial Services

Find out if this makes sense for you by attending an upcoming informational seminar:

"Wealth Transfer — Simple Solutions, Lasting Legacy"

October 24, 2013 at 3:00 pm.

at the CCU Freeport Service Center
550 W. Meadows Drive, Freeport, IL

This no-cost, no-obligation seminar is hosted by Bob Patin, Financial Advisor with MEMBERS® Financial Services, located at Cornerstone Credit Union. For more information, or to reserve your place, call Bob Patin at 815.266.3200 or 800.711.3277, ext. 3200. Space is limited, so make your reservation today.

Can't make the seminar? Then contact Bob Patin at any time to schedule a no-obligation, confidential meeting, to learn more about how using permanent life insurance for wealth transfer planning may be a simple solution to help you create a lasting legacy.