Member Benefits & Services

Shared Branching

CCU is part of the CO-OP Shared Branches network, which means when you're on the go, we're right there with you with convenient locations at more than 5,000 credit union branches nationwide—even in other countries. Just look for the CO-OP Shared Branch logo on the door or use the Shared Branch locator site.

Insurance & CU Member Discounts

CCU members can qualify for discounts on TruStage insurance products (Liberty Mutual) including Auto, Home, Life, Accidental Death & Disability (AD&D), and Health. Protection products including Credit Life & Credit Disability, Mechanical Repair Coverage, and Guaranteed Asset Protection (GAP) are also available.
In addition to TruStage Insurance products, members can take advantage of other discounts through the love my credit union rewards program.

Love My Credit Union® rewards · Sprint · intuit turbotax. · SimpliSafe

Other Services

ATM Network (Alliance One) - over 4,800 surcharge-free ATMs
Direct Deposit
Safe Deposit Boxes (Freeport location)
CardValet - Mobile Debit Card Management
Wire Transfers
Cashier's Checks
Night Deposit
Debt/Financial Counseling

Community-focused

Cornerstone invests in our future leaders, offering the Founders' Scholarship Program to graduating seniors from local high schools. The credit union also supports many organizations, and our employees volunteer for local events, which positively affect the lives of members and the communities we serve.

Locations & Hours

Freeport Service Center
550 West Meadows Drive, Freeport, IL 61032-5072
Phone: 800-711-3277 / (815) 235-5855

Mon-Tue-Thur
Lobby & Drive-Thru
9:00 am - 5:00 pm
Wed
9:30 am - 5:00 pm

Fri
Lobby: 9:00 am - 5:00 pm
Drive-Thru: 9:00 am - 6:00 pm
Sat
Lobby: 9:00 am - Noon
Drive-Thru: 9:00 am - 1:00 pm

Sterling Service Center
615 West 3rd Street, Sterling, IL 61081-3313
Phone: 800-711-3277 Se habla Español

Mon-Tue-Thur
Lobby & Drive-Thru
9:00 am - 5:00 pm
Wed
9:30 am - 5:00 pm

Fri
Lobby: 9:00 am - 5:00 pm
Drive-Thru: 9:00 am - 5:30 pm
Sat
Lobby & Drive-Thru
9:00 am - Noon

South Beloit Service Center
640 Blackhawk Blvd., South Beloit, IL 61080-1919
Phone: 800-711-3277 Se habla Español

Mon-Tue, Thur-Fri
Lobby & Drive-Thru
9:00 am - 5:00 pm
Wed
9:30 am - 5:00 pm

Sat
CLOSED

Milledgeville Service Center
334 N Main Ave, Milledgeville, IL 61051-9504
Phone: 800-711-3277

Mon-Thur (Lobby)
9:00 am- 3:30 pm
Mon-Thur (Drive-Thru)
9:00 am- 4:00 pm

Fri (Lobby & Drive-Thru)
8:30am - 5:00 pm
Sat (Drive-Thru only)
8:30 am - 11:30 am

CORNERSTONE
CREDIT UNION

Your deposits are insured up to $500,000 – the first $250,000 is federally insured by the National Credit Union Administration (NCUA) and the next $250,000 is privately insured by ESI (Excess Share Insurance). This is the highest combination of federal and private insurance available.

Product and service information, current at time of publication, is subject to changes. Some restrictions may apply.

NCUA · ESI Excess Share Insurance Corporation · EQUAL HOUSING LENDER

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meeting our members' needs everyday with financial

SOLUTIONS

Cornerstone Credit Union | cornerstonecu.org

Financial Solutions.
Rock Solid Advice.

CORNERSTONE
CREDIT UNION

As your local credit union, we offer **real** financial solutions with rock solid advice to fit **your** banking needs.

Welcome to Cornerstone!
Since its founding in 1939, Cornerstone has committed to building the financial strength of our members, their families and the communities they love.

Membership is open to anyone who lives or works in the following northwest Illinois and southern Wisconsin counties. Illinois: Boone, Bureau, Carroll, JoDaviess, Ogle, Lee, Stephenson, Whiteside, and Winnebago; Wisconsin: Green and Rock. Family members of current CCU members can also join. Simply make an initial deposit of $25 or more in your new savings account and start enjoying the credit union difference!

cornerstonecu.org

e-Services—Convenience on the go!

Do your banking on your time, 24/7. Whether transferring funds, reviewing balances, paying bills or applying for a loan, do it online, securely and conveniently. Manage your finances quickly from any device and get on with your life.

e-Services include:

Online Membership Application
Online Banking
Mobile Banking
Mobile Check Deposit
Credit Sense - Credit Score Tracking and Management
Text Club
e-Statements & e-Alerts
Free Online BillPay
Online Loan Applications
Loan Calculators
EARS (audio response system)

Personal Banking

Checking

Free Basic Checking
Advantage Plus Checking (age 62+ w/added benefits)

- no monthly service fees
- unlimited check-writing privileges
- mobile & online access 24/7
- online bill pay via BillPay, with Popmoney® and account-to-account transfers
- ATM/VISA® Debit (Check) Card, with zero debit card usage fees
- mobile check deposit
- online check reorders

Building strong financial futures, one member at a time.

Saving

Certificates of Deposit - competitive rates/terms
Holiday Club - payout Oct. 1
Youth Savings Account (age 0 - 17)
Traditional & Roth IRAs
Money Market/High Yield Money Market

- easy access
- transfer funds to your Cornerstone checking and other accounts
- balances earn dividends
- debit/ATM cards available

Lending

Personal
Debt Consolidation
Car, Truck
RV, Motorhome, Boat , Travel Trailer
Motorcycle, Snowmobile, Jet Ski
Home Equity Fixed Rate
Home Equity Line of Credit (HELOC)
Mortgages
VISA Rewards Credit Card

- competitive rates
- low or no-cost fees
- flexible terms
- automatic payment option
- online application
- loan calculators
- protection products
- insurance discounts
- refinancing options

Business Banking

Serving small- to moderate-sized Businesses; Entrepreneurs; Self-Employed; Non-profit organizations; Landlords; Agricultural equipment; Medical offices.

Business Services available:

Savings Accounts
Checking Accounts
Business Lending
Money Markets
Certificates of Deposit
Sweep Accounts

- low-cost fees
- online currency ordering and deposit tickets
- insurance coverage
- free online banking and bill pay
- direct deposit for employees