



meeting our members' needs everyday with financial

# SOLUTIONS

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## New Home for South Beloit Branch!

We are happy to announce the new Cornerstone Credit Union South Beloit branch is now OPEN at **640 Blackhawk Boulevard**. Please take the time to visit our new state-of-the-art facility with convenient drive up and ATM service; our friendly staff is ready to assist you!

We will be celebrating with a **GRAND OPENING week October 22 – 26!** Take advantage of one-week only loan and deposit specials, gifts, door prizes with a grand prize, and refreshments, highlighted by our ribbon cutting on Tuesday, October 23rd with the Staline and Greater Beloit chambers and special guest, Mayor Ted Rehl.

We look forward to continuing to assist our South Beloit members with financial solutions at this new location. Be sure to refer us to your family and friends!



- Borrow up to **\$1,200** for **12 months**
- Fixed rate of **15% APR\***

## > Wrap up your Holiday Spending with the Perfect Holiday Loan

The hustle and bustle of the holidays is on our heels. Make your list, check it twice and ensure you have enough cash for the season with a Holiday Loan from CCU. Apply online from the comfort of your own home, quickly and easily at [cornerstonecu.org](http://cornerstonecu.org) or at any location. Now is the time to get the funds you need so you can start early and ease into the holidays with less stress.

\*APR = Annual Percentage Rate. Rates and terms subject to change. Offer ends 12/31/2018. Automatic payment required. \$30 application fee required for applicants. Payment example on a \$1,200 loan with a 12-month term at 15.00% APR, monthly payment would be \$108.30.

## > Get a Low Introductory VISA Rate!

Our **Cornerstone VISA credit card** is designed to meet your financial goals and lifestyle. Just in time for the holidays, take advantage of this incredible offer!

- 1. A 1.90% Introductory rate** on purchases and balance transfers\*
- 2. No balance transfer fee** from 10/01 – 12/31. Balances will remain at promotional rate until 06/30/19.
- 3. No annual fee**
- 4. Rewards program** on travel and brand name merchandise
- 5. 24/7 Fraud Protection**

Apply for your new card **NOW** and take advantage of this special offer.\*

Apply here: [www.mycucard.com](http://www.mycucard.com) or call **1.888.415.6154**.

\*Accounts opened between 10/1/18 and 12/31/18 will receive a 1.90% introductory APR until 6/30/2019. After promotional time frame expires, remaining balances will migrate to standard variable APR applicable on your account. APR=Annual Percentage Rate.





## › Milledgeville Member Appreciation Open House

Thank you to the Milledgeville-area CCU members who came out for our Appreciation Open House, September 18th. On August 1st, Milledgeville Credit Union merged with Cornerstone Credit Union. We welcome these new members to our credit union family. Each visitor received a CCU gift bag and raffle ticket for one of five door prizes. CCU also donated \$250 each to the Milledgeville Library and the Milledgeville Food Pantry, along with non-perishable food donations from our members. We look forward to serving you and are always happy to answer your questions! Please refer to the FAQs available on the Resources page of our website or at the Milledgeville branch.



Lorna Cote, Marketing Director presenting a \$250 check to Deb Bailey, President of Milledgeville Library Board.

## › Recipe Corner

### Butternut Squash Chili

Great for a cold night, this chili includes all the protein and vegetables you need to call it a well-rounded meal. Serve with rolls. For added bread, toast the bread with butter and garlic and serve it as a side of garlic bread.

Yield: 8 servings  
Prep time: 30 min.  
Cook time: 60 min.

#### Ingredients:

- 1 ½ pounds ground beef
- 1 onion, diced
- 1 butternut squash, diced
- 1 pound carrots, sliced
- 2 (15-ounce) cans diced tomatoes
- 1 (15-ounce) can black, red or pinto beans, drained and rinsed
- 2 tablespoons chili powder
- 1 teaspoon garlic powder
- Salt and pepper to taste
- 8 homemade or store bought rolls

#### Directions:

1. Brown ground beef with diced onion in a large saucepan.
2. Drain and then return to the pot.
3. Add squash, carrots, diced tomatoes with juices, black beans and about 4-5 cups of water. (Add more or less depending on how thick you want it.)
4. Stir in the chili powder and garlic powder.
5. Bring to a rolling boil, then reduce heat and simmer for 20-30 more minutes, or until the squash cubes are soft. Season with salt, pepper and crushed red pepper (optional).



## › FREE Community Shred Day

On Saturday, **October 20th**, Cornerstone's Community Relations committee will be hosting our **Free Community Shred Day** at the **Freeport location**. Prevent identity theft by bringing your unwanted personal documents for free on-site shredding from 9 a.m. to 12 noon. *There is a two-box limit per vehicle, please.*

#### Here are some important tips:

- › **Guard your Social Security number** carefully. Give it out only when required by law. Do not carry this card with you.
- › **Avoid clicking on links** in emails unless you are certain they are safe.
- › Teach your children to **protect personal information**.
- › Should you be victimized, **go to IdentityTheft.gov**, the federal government's one-stop resource.



## › e-Statements: Safer than Paper Statements?

With identity theft on everyone's minds, it's not hard to see why e-statements are something you might hesitate to sign up for. After all, cyberspace is kind of big and scary and full of shady characters, right? Who knows how many people could get their hands on your credit union statements if you opt for e-statements?

Actually, probably a lot less than the number of people who could get their hands on your paper statements. Your paper statements can be lost, stolen or somehow accessed in a way that your e-statements cannot. When you're ready to dump them, paper statements should be shredded or destroyed in some other fashion. E-statements, on the other hand, really can't be accessed by anyone who doesn't have access to your service. Add in the ease of accessing them online when you want to check something. In the end, you're better off with electronically delivered statements than a paper copy that could end up in the wrong hands. **Sign up for monthly e-statements of your CCU accounts through your online banking site.**



# Together we can Make a Difference this holiday season

Giving is an important part of the holiday season and for Cornerstone Credit Union. Local giving for local living!

Every November, Salvation Army provides their red food barrels and we invite members to drop off nonperishable food items in our Freeport lobby. Also, they provide gift tags for children in need to hang on our **Freeport Angel Tree**, starting in late November. We ask that you take a tag with a child's gender and age, purchase a gift (must be unwrapped and new), and return it to the Freeport branch Angel Tree. Salvation Army will pick them up prior to the holiday and distribute to local children. Cornerstone Credit Union has been filling the Angel Tree for nearly 30 years.

At our South Beloit branch, we will be taking donations for Family Promise of Greater Beloit, which assists homeless families in this area. Watch for details coming soon.



## WREX Food Drive

We are excited to once again host the WREX Food Drive on **Friday, November 2nd**. Last year the community generously donated two tons of food, plus monetary donations, that was given to appreciative Freeport area food pantries. We'd love to surpass last year's donations, and we can only do so with your help! Bring your donations of non-perishable food items to our Freeport branch the week of October 29th - November 2nd. Join in on the excitement of helping our community, and say hi to the CCU team and the WREX crew. We thank you ahead of the big day!

## Celebrate Credit Union Day

Help us celebrate International Credit Union Day on **October 18th**. This year, credit unions are celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our credit union movement. It's about people helping people.

As a member, you already know the benefits. We invite you to spread the good news and **Refer a Friend to Cornerstone!**



## CCU Calendar

### Columbus Day

October 8th, All offices closed

### Senior Expo, Freeport Eagles Club

October 11th

### CCU Shred Day, Freeport Branch

October 20th, 9 a.m. – noon

### South Beloit Grand Opening

October 22nd - 26th

### WREX Food Drive Freeport Branch

November 2nd

### Veterans Day

November 12th, All offices closed

### Thanksgiving Day

November 22nd, All offices closed

### Christmas Eve

December 24th, (Open half day)

### Christmas Day

December 25th, All offices closed

### New Year's Eve

December 31st, (Open half day)

## 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

#### Milledgeville Service Center

334 N. Main Avenue

Milledgeville, IL 61051

#### South Beloit Service Center

640 Blackhawk Boulevard

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.





## › \$100 Cash Reward for Each NEW Line You Switch to Sprint

Now, there are even more benefits to credit union membership! As a credit union member, you can earn \$100 for each line when you switch to Sprint®.

### Here's how it works:

- › Members get a **\$100** cash reward for **each new line** when you switch to Sprint®.
- › Current Sprint customers will receive a **\$50** cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.
- › Plus, get a **\$50** loyalty cash reward **every year** for **each line**.
- › Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

### Here's how to sign up for Sprint cash rewards:

- › Become a Sprint customer.
- › Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)\*
- › Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

**Make the switch today and save with the Sprint Credit Union Member Cash Rewards!**

## › Resolve to Budget, Save, and Invest in the New Year

January is a good time to take stock of your personal finances. You can make positive changes to your spending and saving habits, whether it's making a New Year's resolution to get spending under control, figuring out how to save for a down payment on a house, or analyzing your investment portfolio. Many people, however, don't know where to start.

### Where are you now?

Start with a personal assessment. Ask yourself: *Do you track where your money goes? Have you identified your spending leaks? Do you have a written spending plan? Do you have an emergency or rainy-day fund? Do you live within your means? Do you have written financial goals?*

### Know the difference

Many people think that if they don't overdraw their financial accounts, they're doing just fine. But that's not the whole story. Not even close.

**Having a plan for different aspects of your life is essential. Consider a plan where you:**

- › **Budget...** for short-term goals.
- › **Save...** for medium-term goals.
- › **Invest...** for long-term goals.

### Ask for help

Budgeting, saving, and investing are essential components of financial well-being, and they require different strategies. Your friends at Cornerstone Credit Union can help you get started. **Call us today at 800.711.3277.**



*\*HAPPY\**  
**Holidays!**

from our family to yours!



## › Loan Rates

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

**24-36 months**  
**APR as low as ..... 3.63%<sup>1</sup>**

Payment of \$648.87 for 24 months and \$440.38 for 36 months based on \$15,000 loan.



*<sup>1</sup>Rate available to highly qualified members. Existing loans financed by CCU do not apply. NO Rate Buy Downs on these special rates. Rates subject to change.*

### SOLUTIONS

Published quarterly for members of Cornerstone Credit Union



**CORNERSTONE**  
CREDIT UNION

