

meeting our members' needs everyday with financial

# SOLUTIONS

Financial Solutions.  
Rock Solid Advice.



Cornerstone Credit Union | [cornerstonecu.org](http://cornerstonecu.org) | Winter 2020

Inside: 80th Annual Meeting CCU's Local Giving Choose e-Statements Member Perks 2020 Scholarships 7 Ways to Get Financially Fit Peace of Mind Protection



Borrow up to **\$15,000**  
at rates as low as **5.99% APR\***  
for up to **36 months**



Bundle up your Debt for the  
New Year! And get a free gift!

Resolve to be free from high interest.  
Consolidate expenses.

Wrap up your debt from high interest loans at other financial institutions such as credit cards, veterinary bills, dental bills, or auto repair expenses, with a Consolidation Loan from Cornerstone! Get your expenses under control with **one easy payment** at an affordable **low rate**. Our CCU Financial Services Representatives will work with you to find the best loan solution, tailored to your needs.

**PLUS**, we'll give you a warm & fuzzy  
CCU scarf to say Thank You!\*

Apply online & save \$30\* or call to schedule an appointment.

Just one example: One of our members is now

**Saving \$123.<sup>00</sup>/month**

after consolidating their existing debt with a loan  
from Cornerstone. **See what CCU can do for you!**

\*APR=Annual Percentage Rate. Rate and terms subject to change and based on creditworthiness. Automatic payment required. **Apply online and we will waive the \$30 application fee** that is assessed for loans under \$3,500. Offer excludes all loans financed at Cornerstone Credit Union. Offer ends 2/29/2020. Free gift provided to member with approved funded loan. No cash value. Limited quantity.

FINAL ISSUE of *Solutions* Newsletter...

This is the last issue of our *Solutions* quarterly member newsletter. But don't worry! We have many ways to stay in touch with the latest and greatest happenings at your credit union. We'll continue to share helpful and fun information to our members through other communication channels including: emails (*make sure we have your email address*), [cornerstonecu.org](http://cornerstonecu.org) website, Facebook (*Like our page*), Text Club (*text CORNER to 888-892-2578 to join*), your online banking page, and more. These channels are more efficient and help your credit union put more profits into providing the best in products and services for today's lifestyles.





## Recipe Corner

### Roasted Garlic Chicken with Potatoes and Butternut Squash

**Yield:** 4 servings.

**Hands-on prep time:** 15 minutes.

**Total prep time:** 1 hour 45 minutes.

**Price per serving:** \$1.62.

#### Ingredients:

- 2 tablespoons minced garlic, divided
- 1 teaspoon salt, divided
- 3/4 teaspoon freshly ground black pepper, divided
- 1/2 teaspoon thyme
- 4 chicken thighs, cleaned, with skins slightly loosened
- Cooking spray
- 1 lb. red potatoes, cut into wedges
- 1 1/2 cups cubed and peeled butternut squash
- 2 tablespoons olive oil

#### Directions:

1. Preheat oven to 400°F. Coat a large roasting pan with cooking spray and set aside.
2. Combine 1 1/2 tablespoons garlic, 1/2 teaspoon salt, 1/2 teaspoon pepper and thyme in a small bowl.
3. Rub garlic mixture under chicken skin. Place chicken on prepared roasting pan and set aside.
4. Combine potatoes, squash, oil, 1 1/2 teaspoons garlic, 1/2 teaspoon salt and 1/4 teaspoon pepper. Arrange vegetable mixture around chicken.
5. Bake for 1 1/2 hours or until a meat thermometer inserted into a chicken thigh reads 165°.
6. Let stand 10 minutes. Discard skin and serve.

## Save the Date: 80<sup>th</sup> Annual Meeting!

**Saturday, March 21 at 1:00 p.m.**

We're Celebrating 80 Years of Service to our Valued Members!

Founded as MicroSwitch Credit Union in Freeport in November 1939, Cornerstone Credit Union has grown to serve nearly 14,000 members and 11 counties in NW Illinois and Southern Wisconsin. We celebrate our 80th anniversary, proudly emulating the *People Helping People* philosophy, by not only providing the best in today's financial products and services, but also supporting the communities in which our members live, work and play. With today's busy lifestyles and everyday struggles, we understand how important it is to offer you and your family rock solid advice, today and for 80+ years to come.

**We invite all members to attend our Annual Meeting on Saturday, March 21 at 1:00 p.m. at our Freeport location. Meet and vote for our Board of Directors, get an update on what's new at CCU, enjoy prize drawings and more.**

Be sure to check out our 80 Year Timeline at [cornerstonecu.org](http://cornerstonecu.org) and see how we've GROWN to serve you better!



## CCU's Local Giving for Local Living Efforts in 2019

Cornerstone Credit Union is committed to supporting programs and not-for-profit organizations that make a positive impact in the communities we serve. At the holidays, we focus on providing joy and relief to our neighbors in need. We collected toy and food donations for the **Salvation Army** at our Freeport and South Beloit locations, and for the **Marine Corps Toys for Tots** program in Sterling and Milledgeville. Thank you to our generous members who brought donations for these local drives!

In addition to what we do corporately, Cornerstone has a dedicated **Community Relations Committee (CRC)** made up of staff volunteers. In December, the CRC gave a **donation to CGH Medical Center and PADS Homeless Shelter** in Sterling. And in Freeport, they delivered a donation to the **Freeport Police Department's "Shop with a Cop"** program. In 2019, CRC donated to worthwhile causes in our communities; some of those monies were from employee donations throughout the year.

All together, Cornerstone Credit Union donates thousands of dollars and hours of volunteer time each and every year. Here is a list of the wonderful organizations and events supported by Cornerstone Credit Union and the CRC in 2019:

#### Sterling/Milledgeville:

CGH Medical Center  
PADS Homeless Shelter  
Marine Corps Toys for Tots  
Taste of Fiesta  
YWCA  
Milledgeville Jamboree  
Sauk Valley Chamber

#### South Beloit:

St Vincent DePaul Society for N. Illinois Food Bank distribution  
Goldie B. Floberg Children's home  
Salvation Army Angel Tree  
Rockton River Market  
Beloit Snappers Baseball  
Family Promise of Greater Beloit  
Statenline Boys & Girls Club  
RoRo Expo  
Statenline Chamber  
Greater Beloit Area Chamber

#### Freeport:

Community Shred Day  
Friends Forever Humane Society  
Friends of the Pecatonica River  
Freeport Police Department  
Shop with a Cop program  
City of Freeport Fire Department National Fire Safety Council  
Disabled Veterans  
Salvation Army Angel Tree  
WREX Food Drive – 6 local pantries  
Pay it Forward at Union Dairy  
Madonna Renewal Center  
Greater Freeport Partnership  
First Responders Concert Fundraiser  
Kiwanis Pancake Day  
School District Career Fair  
and more...





## > e-Statements! Secure, Convenient, Green

If you are already using our convenient Online Banking, be sure you choose to receive e-Statements and join the thousands of members who instantaneously have access to their monthly statements online. E-Statements allow you to view your statements safely, securely and conveniently via your smart phone or other device.

### With e-Statements you get:

- Immediate access to your statements with the same format as printed statements
- Convenient At-a-Glance Account Summary box
- 18-month archive of statements
- Secure application process through Online Banking

### It's that simple. Steps to registering:

1. Log on to Online Banking
2. Click on the e-Statement tab
3. Review and accept the e-Statement Disclosure
4. Go through a quick exercise to see how you can open a PDF file to ensure you'll be able to view your e-Statements



## > Exclusive Member Perks

As a credit union member, you benefit from special offerings through our partner program with *Love My Credit Union Rewards*.

### SPRINT – Get up to \$200 cash when you switch two lines.

Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores. Details at [rewards.lovemycreditunion.org](https://rewards.lovemycreditunion.org).



### TURBOTAX - Get Your Maximum Refund and a Chance to Win \$25K

TurboTax can save you up to \$15 and a chance to win \$25,000 with the best solution for your unique tax situation. From simple to complex, TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. **Start TurboTax today for free & be entered to win!** Learn more at [rewards.lovemycreditunion.org](https://rewards.lovemycreditunion.org).



## > 2020 Scholarships: High School Seniors, Apply Today!

### The Future is Yours and CCU is Helping you Get There!

Applications for our **2020 Founders Scholarships** will be accepted soon! Cornerstone proudly offers this annual program that offers monetary awards to deserving area high school students in the communities we serve. Please watch our website and Facebook page for details coming soon in the new year. You can complete and download the application form on [cornerstonecu.org](https://cornerstonecu.org). **Entries must be postmarked by February 29, 2020!**

## > Deck the Halls *without the Financial Woes*

### Start your Holiday Club Account today!

Prepare for the next holiday season with a *Holiday Club Savings Account*. Set aside a little



at a time throughout the year. Then, on October 1st, 2020, receive your Holiday Club savings and use it for holiday shopping and more, with less stress for you and more merry and bright!

## > How to Reach Us

### 24/7 Online Access

[www.cornerstonecu.org](https://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 888-892-2578

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.



# 7 Ways to Get Financially Fit in 2020

About half of Americans make New Year's resolutions each January, but only about 20% of people keep them. Getting into shape and achieving financial goals are among the most popular resolutions (*Statista.com*). While Cornerstone can't help you reach your ideal weight, we can share seven ways to help you become financially fit in 2020 and assist you in staying on goal:



- 1. Put your money on autopilot**—Set up direct deposit, authorize electronic payments, and automate routine savings. Streamlining your finances with online tools not only saves time, it helps you avoid late fees and overdraft fees and makes saving easier.
- 2. Create a spending plan**—Only about 40% of adults have a budget, according to the National Foundation for Credit Counseling. Use a free online budgeting tool, like Mint or PocketGuard, to keep track of expenses and compare it to your monthly take-home pay and make any necessary adjustments.
- 3. Build an emergency fund**—Not having an emergency fund is like driving without wearing a seatbelt; it's a risk that could ruin the rest of your life. More than half of Americans don't have a rainy-day fund and 40% don't even have \$400 in cash saved for emergencies. You can start small, \$10 to \$20 per paycheck, but work to save 3 to 8 months of income. Make it easier with an automatic transfer from your checking to your savings account.
- 4. Increase your credit score**—Pay all bills on time, every time; pay more than the minimum; don't use more than 30% of your credit; avoid opening many new accounts in a short time period, and; keep the oldest existing credit (the longer a credit history, the better). Also, if you have parking tickets or library fines, pay them off. Debts are reported to a credit reporting agency and they can knock down your credit score.
- 5. Request your credit report**—You want to make sure there are no errors and no one is using your credit unlawfully. Request one free credit report a year from each of the three major credit reporting bureaus by visiting [annualcreditreport.com](http://annualcreditreport.com). OR, **enroll in CCU's online banking and choose Credit Score under Services** to receive a free credit score and other helpful information.
- 6. Beef up retirement funds**—Make regular contributions to a retirement savings plan such as a 401(k) or IRA. If your company offers a 401(k) plan, contribute at least enough to meet the company match. If you don't, it's like leaving free money on the table. Also consider opening an IRA at your credit union.
- 7. Reduce your high interest debt**—Choose a **Consolidation Loan from CCU**. Check out our special offer on page 1 of this newsletter.

## Peace of Mind Protection

When opening a vehicle loan with Cornerstone, be prepared by choosing added insurance options\* for when the unexpected happens.

**Credit Life and Credit Disability (CD/CL) insurance**—in case you become disabled

**Mechanical Repair Coverage (MRC)**—for unforeseen breakdowns

**Guaranteed Asset Protection (GAP)**—in case of theft or totaled accident

We have seen members with real situations where this small cost saved them bigger costs in the future. Ask your Financial Services Representative for details or view videos on our website under *Loan Protection Options*.

\*Restrictions apply.



## Calendar

**Wednesday, January 1st**

New Year's Day - **CLOSED**

**Monday, January 20th**

Martin Luther King Jr. Birthday - **CLOSED**

**Monday, February 17**

President's Day - **CLOSED**

**Saturday, March 21**

Annual Meeting,  
Freeport Branch - 1 pm



## Loan Rates

**New/Used Cars, Trucks, Vans**  
(2018, Newer or Untitled)

**24-36 months**  
**APR as low as ..... 2.61%<sup>1</sup>**

**Used Auto..... 6.49%<sup>\*</sup>**

**Payment of \$641.47 for 24 mos.**  
**and \$432.99 for 36 mos. based**  
**on \$15,000 loan.**



<sup>1</sup>Rate available to highly qualified members.  
Existing loans financed by CCU do not apply.  
Rates subject to change. Above rate as of printing.



*This winter, Cornerstone will be out and about in our communities. Check out our Facebook page to see what's happening with your CCU Crew!*

### SOLUTIONS

Published quarterly for members of  
Cornerstone Credit Union



**CORNERSTONE**  
CREDIT UNION