

Cornerstone Credit Union

NEWS

● JANUARY | ● VOLUME 1 | ● 2010



ENVY

has a *new* color

4.49% APR*
Auto Loans

PLUS our *gift* to you

\$50 VISA gift card
with your qualifying
auto loan.

*4.49% rate available on 2008-10 new & used vehicles, you must have a FICO Score of 680 or higher and loan payments must be made through direct deposit. This rate is valid on new money only. No payments due for 45 days. No other discounts apply. Rate determined by credit score.

GAP ADVANTAGE - Guaranteed Auto Protection

The GAP Advantage is an optional benefit that gives you further peace of mind. If the vehicle you are now purchasing ever becomes "totaled", or is stolen and not recovered, GAP Advantage provides you with an additional \$1,000 toward the purchase or lease of a replacement vehicle when financed at this institution. Not only will you receive the difference between the value of your vehicle and its unpaid loan balance, you also get a \$1,000 head start on financing a new or used replacement vehicle. For a cost of only \$275 you can save thousands.

AUTO EXTENDED WARRANTY

We also offer extended vehicle warranties, so before you buy one from a dealer let us price one for you. More often than not we will offer you a much better price for an outstanding product.

Mission

At Cornerstone
Credit Union, we strive to
provide our members-owners
with a full range of the highest
quality financial products and services.

As a not-for-profit organization which serves
our members as an employee benefit,
we put people first.



HOW DO CREDIT UNIONS DIFFER FROM BANKS?

Credit Unions are Not-for-profit, member-owned financial cooperatives. Each member owns the credit union. We have a volunteer board of directors who are members and users of the credit union. Excess earnings after reserve requirements are met are applied to lower interest rates on loans, higher interest on savings or development of new products and services. Self-governed. Each member has one vote in the election of the directors.

VISA GIFT CARDS

The perfect gift anytime is a VISA GIFT CARD. It's one-stop shopping for the whole family. Now available at Cornerstone Credit Union.

SHARED BRANCHING Easy as Pie!

Over 3800 locations to choose from across the Nation. To find the closest Shared Branching location visit our website at: cornerstonecreditunion.com and enter your home or work address to find the location that suits your needs.

JOIN

Protect. Provide.

Joining our credit union makes you a part of our family. And, we protect our family members with \$1,000 Accidental Death and Dismemberment Insurance Coverage - at no cost to you. Watch your mail for the enrollment form.

A CREDIT CARD THAT WORKS FOR YOU

We've partnered with ATIRAccreditSM to bring you a new and improved product.

What does that mean to you?

- **A Platinum Rewards MasterCard®**
- **NO annual fee**
- **NO balance transfer fee**
- **A low interest rate**
- **Earn reward points with every purchase**
- **Redeem your points for cash, gift cards, merchandise or travel**
- **Track, manage and redeem your points online**
- **Zero Liability fraud protection**
- **24/7 Customer Service**



If you don't currently have a credit union credit card and you would like to take advantage of this great offer, you can apply for the ATIRAccredit Platinum MasterCard now by visiting our Des Moines location, or simply complete an online application available on our website www.cornerstonecreditunion.com. For more information, call 800.273.3488 or 515.274.2343.

FREE DEBIT CARD

Whether you're across town or across the country, a Cornerstone Credit Union debit card gives you the flexibility to make purchases without writing a check. Present your card to any merchant who accepts MasterCard®, and your purchase will be deducted automatically from your checking account.

Using your debit card is easy. When at a checkout counter, simply ask to pay by MasterCard®. When prompted by the terminal, press the "Credit" key, not the debit or ATM key. Even though you pressed "Credit," funds for your purchase will be taken from your Share Draft account. Your signature is required for every transaction, and there is no limit to the number of transactions you make.

CREDIT UNION MEMBERS SAVE ON SPRINT

You'll love the wireless options you have with Sprint Nextel. And, for credit union members special savings; 10% off most regularly priced service plans, waived activation fee on new activations, waived upgrade fee and much more. For these exclusive discounts call tell them your a CREDIT UNION MEMBER and ask to be attached to the NACUC Corporate ID.

For new activations call 877.728.3428 and existing customers go to www.sprint-discount.com and under "Company/Organization Name" enter Credit Union Member.

Current Statistics

Assets	\$15,329,060
Savings	\$13,303,515
Loans	\$6,024,173
Members	4,614

CURRENT RATES

ANNUAL % YIELD (APY)

SAVINGS	\$25.01 TO \$5,000	.50%
	Over \$5,000	.50%
CHECKING	Over \$100.01	.10%
HOLIDAY	Over \$.01	1.50%
VACATION	Up to \$25,000	1.00%
	Over \$25,000	1.25%
YOUTH	Up to \$5,000	1.00%
	Over \$5,000	1.25%
IRA	Over \$.01	1.50%
CERTIFICATES (SHARE & IRA)		
	6 months	1.25%
	12 months	1.60%
	24 months	2.15%
	36 months (\$2,000 min)	2.50%

VEHICLE LOANS

New/Used 2008/10	60 mo	4.99%-11.99%
Used 2004/07	60 mo	5.59%-12.99%
Used 2000/03	48 mo	7.79%-13.99%

Plus, get a .25% discount when you repay your loan through direct deposit.

For 72 months collateral value must be over \$25,000, and at a rate of 1% higher than stated rates. Loan rate determined by Credit Score and age of vehicle.

Look for current loan promotions online at:
www.cornerstonecreditunion.com

REAL ESTATE LOANS - State of Iowa only

Home Equity Loans, fixed rate, 3 or 5 year balloon with 15 year amortization.

Rates depend on terms & balances.
 Call 800.273.3488 for latest rates.

PERSONAL LOANS	11%-17%
OVERDRAFT LOC	17%
MASTERCARD	Based on credit score

Rates subject to change without notice. Some rates also carry restrictions.

Call toll-free 800.273.3488 for complete rate and fee disclosures or go on-line to: www.cornerstonecreditunion.com



KEEP YOUR TOOTSIES WARM WITH INTERNET BANKING & ON LINE BILL PAY

Log on to our secure site; you might be surprised by the services we offer online. Our FREE On-Line Premier Banking gives you a financial portal allowing 24x7 access: www.cornerstonecreditunion.com. Call 800.273.3488 for more details or to get setup online.

MEMBER BUSINESS LOANS

Cornerstone Credit Union offers business loans to our members. This is a service that we are offering to help members who are planning to expand an existing business, start a new business, or purchase a business. We have partnered with the Iowa Credit Union League to offer this service that will complete underwriting, documentation and loan servicing for new business loans.

If the loan is larger than Cornerstone Credit Union can absorb, the Iowa League will solicit other credit unions in the state to participate in the funding of the loan.

Types of loans that will be available:

- Investment properties
- Business expansion
- Equipment purchases
- Business purchases
- Commercial Property purchases and/or Construction Loans
- Revolving lines of credit, term loans, and SBA loans



Visit our website, under other products and services, to connect.

WHAT'S

Visit our website at: www.cornerstonecreditunion.com

HAPPENING



DATES & TIMES

January 18 - MLK, Jr. Day

February 14 - Valentine's Day

CLOSED February 15 - President's Day

March 14 - Daylight Savings Time Begins

March 17 - St. Patrick's Day

Make your home more
Comfortable.

Refinance your mortgage
loan and lower your
monthly payment!



Refinance Your
Mortgage Loan and
\$AVE

These days everyone is looking to save a little extra money. There's no better time than NOW to take advantage of the historic low interest rates. Refinance your mortgage loan and have comfort knowing you're not just throwing your money away into a high interest rate.

CONGRATULATIONS

to the *winners* of our
HOLIDAY MEMBERSHIP DRIVE

\$500 Grand Prize Winner

Donna P.

\$100 First Prize Winners

Deb C.
Mary K.
Sharrell J.

\$50 Second Prize Winners

Filomena S.
Lisa S.
Linda B.
Phil S.

To All of our Credit Union Members who participated in the Holiday Membership Drive: Thank you ...We had a fantastic membership drive and we grew our membership by 85 new members. Our Members are such a vital part of the credit union and its growth. We appreciate your support and hope that you will always be a cheerleader for the credit union.



Cornerstone Credit Union

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