

The Cornerstone

Our Strength Comes From Our Membership



Dreaming OF A NEW CAR?

AS LOW AS

1.99%

APR*

FIXED UP TO 63 MONTHS 2015 OR NEWER

ASK ABOUT OUR RATE MATCH GUARANTEE!

APR = Annual Percentage Rate. Rates, terms and conditions are subject to change without notice and may vary based on credit worthiness, qualifications and collateral conditions. For a \$20,000 car loan with a term of 63 months with a 1.99% APR, the monthly payment would be \$334.58. Other terms and conditions are available. Existing loans do not qualify. All loans subject to approval.



Adventureland Park



Available in April 2018...

We offer discounted tickets!!

Just \$38.00 per ticket

(that's \$7 below the gate price!)

While Supplies Last



CCCU Information

Phones

Phone: 515.274.2343 Fax: 515.277.1237

Address

414-61st Street Des Moines, IA 50312

Drive thru Hours

Monday - Friday 8:00 AM - 5:00 PM

Saturday 9:00 AM - 12:00 PM

Lobby Hours

Monday - Friday 8:00 AM - 5:00 PM

Saturday 9:00 AM - 12:00 PM

Cornerstone,

the place you go to get your loan!

It's time to vote... There are 3 positions with a three-year term up for election this year. Cornerstone Community Credit Union members who are 18 or older, in good standing with the credit union and the primary member on a Cornerstone account are eligible to vote. You are allowed one vote. Ballots will be available from the credit union **April 16, 2018**, stop in or call us at 515-274-2343. You can submit your vote by attending the meeting or by faxing your ballot to us at 515-277-1237.

TO BE ADDED TO THE BALLOT... If you would like to run, or want to nominate someone as a candidate, and you or they meet the criteria above, please submit a short biography at the "Contact Us" tab or to Cari at cwarwick@cornerstonecreditunion.com. No nominations will be accepted after **April 9, 2018**. Ballots will be available **April 16, 2018**.



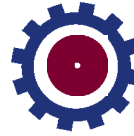
System Upgrade



We have improved for YOU!

Our new, streamlined System upgrade is in place and rolling along and we are already seeing better, more efficient member service for all!

Here are some important reminders incase you haven't gotten around to them yet:



New Online Banking

You will notice a new online banking platform as a result of our computer system upgrade. As such, you will need to re-enroll in this service when you access it for the first time.

Accessing Online Banking: You will continue to go to www.cornerstonecreditunion.com to access our Online Banking platform. If you have previously bookmarked an old login page, you will need to update your bookmark.

Login ID: For all users, your first-time login will be: your CCCU account number. There is a new feature to add a username once you have completed your login! See instructions in online banking or go to <https://youtu.be/aQ-PUeNmM58>

Passwords: For all users, you will need to log in to our new online banking, It's Me 247, using your new default online banking password: last 4 of primary member's social security number. You will be prompted to create a new strong password after you log in for the first time and that will be your password going forward.

Helpful Hint: A strong password is one that is at least eight characters with a combination of upper and lower-case characters, numeric characters and special characters.

What Stayed the Same

Account Numbers

Your existing account number(s) remained unaffected by our computer system upgrade.

Please note: Though your base member account number did not change, the account suffixes did change. Before setting up any new direct deposits (after 2/1/2018), electronic transactions, or ordering checks, please contact us to verify you have the correct information.

Checks

You can continue to use your current supply of CCCU checks. Our third-party check provider also remains the same, should you need to place a reorder. Please contact us for new check orders for your updated information. Direct Deposit of payroll, pension, and Social Security. Your direct deposits will continue to post to your account as normal.

Loan Payment Due Dates

If you have a loan with CCCU, your payment date remained the same.

E-Statements

If you are not already signed up for E-statements, you can sign up in the new online banking, **It's Me 247**.



Mission Statement

Cornerstone's vision provides members with the highest quality financial products and services available. We are your financial partner. We put YOU first and pledge to serve your financial needs with competence, integrity and importance.

"Building Your Financial Success...one member at a time since 1931."

2nd Quarter Holidays

April 1: Easter Sunday

May 5: Cinco de Mayo

May 13: Mother's Day

May 28: Memorial Day (Closed)

June 14: Flag Day

June 17: Father's Day

June 21: First Day of Summer

July 4: Independence Day (Closed)

Board of Directors

Chairman: Mark Clark

Vice Chair: John DeAngelis

Treasurer: Melinda Berte

Directors

Sandi Smith Chuck Brewer

Michele Cheek Jeff Lorenzen

Mark Cooper

Andy Haning-Brown

CEO: Gary Key

The entire CCCU staff would like to thank you in advance for your patience and understanding as we work through our system upgrade.

Wait times for calls and at our branch may be longer than normal as we assist our members with our new and improved services.

YOUR CCCU STAFF



Austin— Member Services



Amber—Sr. Loan Officer



Stephanie—Operations & Collections



Cari—Asst. Manager



Gary—CEO

www.cornerstonecreditunion.com

515.274.2343