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35

The  
number of years  
spent meeting  
member needs



Roxane Kain  
Director Lending Services

On February 11, Roxane Kain celebrated her 35th anniversary with Cornerstone FCU. She began her career with the credit union when it was known as United Telephone Employees FCU and she was one of two employees at the time.

Prior to her employment with the credit union, she worked at United Telephone Co. of PA. Roxane's first duties as a UTEFCU employee in 1980 were varied, a little bit of everything. As membership increased and the credit union began to offer more services, her responsibilities shifted to the lending area.

Currently, Roxane is the Director of Lending Services and oversees a staff of six people who are responsible for personal, business, and mortgage loans as well as credit cards.

She has seen many changes over the years and has been instrumental in new product and service implementation. "When I first began at UTEFCU/CFCU, the credit union only offered Share Savings, Christmas and Vacation Club accounts and just kicked off the Share Draft program. The loan types offered were Unsecured and Auto Loans," she said. "There were less than 2,000 members and we were just \$1 million in assets."

She has since witnessed the credit union surpassing 10,500 members and \$100 million in assets. "The best part about spending 35 years at CFCU has been the many friendships that were formed and the great people I've had the opportunity and pleasure to work with, co-workers and members alike," says Roxane.

Thank you Roxane for all you've done to make Cornerstone the credit union it is today. We all appreciate your dedication!



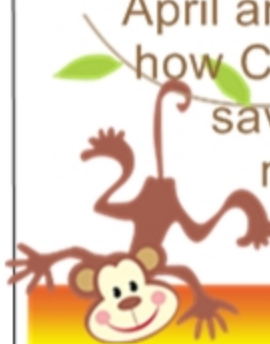
## News From Around the Corner



Make a deposit into your  
Savings or Youth Saver Account  
in April and be entered into a  
drawing for some  
**WILD** prizes!

Don't have an account yet?  
April is a great time to open one!

Swing into any branch in  
April and compare  
how Cornerstone  
saves you  
more!



# AMAZING SPRING

Home Equity  
Line-of-Credit  
Rate


Apply between  
May 1 and June 30, 2015  
to lock in your rate  
through June 30, 2016

## 1.50% A.P.R.\*

*through June 30, 2016 with no closing costs!*

\*APR=Annual Percentage Rate. The advertised rate is for a Home Equity Line-of-Credit (HELOC) with a promotional rate of 1.50% APR for 12 months, valid through June 30, 2016. On July 1, 2016, the rate on your remaining HELOC balance will revert back to that which is set by the Board of Directors. CFCU will finance up to 80% loan-to-value with at least 20% equity and waive closing costs and fees. Offer is valid only on new HELOCs. CFCU Loan Policy Guidelines apply. Cornerstone reserves the right to cancel this promotion at any time without prior notice. Maximum loan amount is \$100,000 per account. Regular Home Equity Line-of-Credit is based on Prime Rates published in the Wall Street Journal and is subject to change monthly (floor of 6%, ceiling of 18%). Payment is calculated based upon existing floor rate of 6%. Interest accrues at 1.5%. For example: \$10,000 for 96 months at 6% equals a payment of \$131.21. Must be primary residence only and offer valid only in PA and NJ.

Loan Type	Term (Months)	Financing Less Than 100%	Financing 100%-125%
<b>New or Used Auto/Truck/RV</b> (max. 60 mo. financing on vehicle 6 models years old or older)	1-36	1.50% APR*	2.00% APR*
	37-60	2.50% APR	3.00% APR
	61-72	2.75% APR	3.25% APR
	73-84	3.00% APR	3.50% APR
	85-120	7.50% APR	8.00% APR
<b>RV Only</b>			
Percentage financed based on MSRP (new) or NADA Retail (used) including GAP, Warranty, Taxes, Tags, Title.			
Loan Type	Term	Rate (APR*)	
<b>Other Secured</b> Manufactured Home, Boat, Stock <i>We will finance up to 80% of the value of the secured item.</i>	1-24	4.50% APR*	
	25-60	5.00% APR	
	61-84	5.75% APR	
	85-120	8.00% APR	
	121-144	8.25% APR	
<b>Real Estate Secured</b> Amount financed not to exceed 85% of the appraised value less any existing mortgage or lien balance(s).	1-60	80% 3.00%	85% 3.25%
	61-84	4.00%	4.50%
	85-120	4.00%	4.75%
	121-180	5.25%	6.25%
	<b>Open Door Home Equity</b> - Variable rate subject to change monthly based on the highest prime (floor of 6%, ceiling of 18%)		
<b>VISA Platinum Credit Card</b>		7.90% - 16.90%	
<b>VISA Platinum Cash Back Rewards Card</b>		10.90%	
No annual fee on any VISA program			

Share Account	Account Level	Annual % Yield (APY*)
<b>Share Savings</b> <b>Christmas/Special Savings</b>	\$25 Minimum	.15% APY*
	\$0 Minimum	.15% APY
<b>Share Draft</b> no monthly minimum balance fees	\$0 Minimum Balance \$250 and above receive dividends	.10% APY
<b>Money Market Plus</b>	\$1,000 Minimum	.20% APY
Rates are subject to change without prior notice. Dividend payment may not exceed available earnings after provision for reserves and operating expenses. Fees or other conditions may reduce earnings. Contact the credit union office for more information about fees and terms applicable to the account. Rates effective April 1, 2015. Call the credit union for more current information.		
Mortgage Program		
<ul style="list-style-type: none"> <li>Fixed and Adjustable Rate programs with up to 30 year terms</li> <li>New purchases and refinances</li> <li>Specialty Products</li> <li>Balloon and Jumbo loans</li> <li>Construction Mortgages</li> <li>Affordability Programs - low down payment</li> </ul>		
~ Call for rates and terms ~		
*APR=Annual Percentage Rate; APY=Annual Percentage Yield		
		



# News

## ...You Can Use

### Easy, Fast & Efficient

Our loan process has gotten even easier with DocuSign. You can apply for a loan and have your documents securely emailed to you for an e-signature, allowing for same day disbursement.

### Privacy Notice

A link to Cornerstone's Privacy Notice can be found at the bottom of the home page on our website. You will no longer receive an annual paper copy.

### Mint.com

From time to time, we

receive requests from members wishing to integrate their credit union accounts with accounts held at other institutions. The high level of security used to protect your information does not allow for integration with some vendors, like mint.com.

### Chip Capable

By late this year and into early next year, we will begin to upgrade our credit and debit cards with the new EMV chip. Stay tuned for more information in upcoming newsletters.

## Save the Dates

**April 18 - Skating Party**  
for youth ages 10-15  
at Midway Skating

**May 1-2 - CFCU's annual**  
Enterprise Car Sale

**May 30 - Community**  
Shred Day  
at the Eastgate Drive office

Our offices will be closed on  
Memorial Day and  
Independence Day

## CEO CORNER

CEO CORNER



### Protecting Your Information

Over the past few years, many organizations have received unsolicited "free advertising" as a result of a customer information data breach. This unwanted publicity results in significant costs to the organization. It does not matter how big or small an organization may be, the potential for a data breach can and does exist. Cornerstone Federal Credit Union is no exception. As a financial institution, Cornerstone is regulated and has several information security requirements to abide by. One is the requirement to conduct an Information Security Risk Assessment on a regular basis to ensure network and device security and to ensure member data is protected.

Cornerstone does provide the necessary security to protect your data. We also require appropriate access controls for members when they access their accounts remotely, whether it be through Online Branch, Mobile Banking or even the PAL system. While some may complain about needing a user ID and password and others find it frustrating to need a password that is not very easy to remember, it's important to keep in focus just why it is required. Data security starts with good access controls, including user ID and passwords. This prevents people from randomly signing onto our system and accessing your data. Just as a locked door is not very secure if you hide the key in plain sight, nor is a simple password going to keep the "bad guys" from getting to your online information.

Maintaining information security requires a trade-off of what is considered acceptable risk while providing adequate functionality for users. So the next time you forget your strong password and become frustrated, remember the trade-off and the peace of mind you have with Cornerstone. After all, "free advertising" is not always free.



# This Spring, Give Your Wallet a Break.

## TWO-DAY SALES EVENT

May 1 – 2, 2015

Friday 10 a.m. – 6 p.m. • Saturday 9 a.m. – 1 p.m.

Event Location: Cornerstone Federal Credit Union  
5 Eastgate Drive, Carlisle, PA 17015  
For details, call Enterprise Car Sales at 717 766-2473

Receive a 1% rate discount.<sup>1</sup>

Upon used vehicle purchase from Enterprise Car Sales.



- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.\*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.\*\*

THE PERFECT  
WITH EVERY PURCHASE  
USED CAR  
PACKAGE®

- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.\*

And, you'll never have to  
haggle about prices.

Call 717 249-1661 or visit [www.cornerstonefcu.coop](http://www.cornerstonefcu.coop) to get pre-approved by Cornerstone Federal Credit Union today.  
Preview our great selection of quality used vehicles or find the nearest location at [cuauteals.com](http://cuauteals.com)



enterprise

car sales

Haggle-free buying. Worry-free ownership.®

\*APR: Annual Percentage Rate. 1% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Cornerstone Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 5/1/15 - 5/2/15. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer. \*Restrictions apply. For details, see an Enterprise Car Sales Manager. \*\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F03943 Df 2/15 KD



### Leaving a Legacy for the Living

This is an uncomfortable topic for many of us. In the event of your incapacitation or death, will your family have all the necessary information about your estate and your personal wishes? John J. Scroggin, a business, tax and estate planning attorney, has developed a tool to help loved ones navigate the details of your estate at a time when they are distressed, overwhelmed and perhaps confused - The Family Love Letter. The "love letter" is about leaving a "legacy for the living" by advanced estate planning. It's simply not only about death and taxes. A misconception is that planning is only for the rich or old but, in fact, it's for anyone who has assets or family members. And estate planning can prevent family conflicts and could prevent them from paying excess taxes.

Beyond your will and beneficiary designations, an estate plan includes information on such documents as insurance policies, retirement plans, Powers of Attorney and medical directives (to name a few). What about your personal wishes? Will you want to be buried or cremated? Who will be pall bearers and who will perform the services? How would your family access your accounts without a list of passwords? If you have minor children, who will be their guardians?

So how do you begin? As a complimentary service to Cornerstone members, I am always available to discuss what you should include in your personal Family Love Letter. Please feel free to give me a call at 249-1661 or 1-888-718-6786 to schedule an appointment.

Remember, it's not about how large your estate is; it's about leaving a clear, decisive plan for which your family will thank you.

Sincerely,

Christina A. Ward  
Registered Representative, INVEST  
**INVEST Financial Corporation**

Located at



Registered Representative of **INVEST Financial Corporation**, member FINRA/SIPC. **INVEST** does not offer tax or legal advice. **INVEST** and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Cornerstone Federal Credit Union. Products offered are: • **Not NCUA insured** • **Not Credit Union Guaranteed**  
• **May lose value including loss of principal.**

124698-3-2016



# Spring Outdoor Safety and Maintenance Tips

*A Message from Liberty Mutual Insurance  
Robert Gill, Sales Representative*

Before we can fully enjoy spring time, we may first need to clean up some of the damage caused by winter. You can prepare for the upcoming season with these spring home maintenance tips.

- **Lawn** - Once the danger of frost has passed, rake your grass and give it the first fertilization of the season. It will really spruce up your landscape.

- **Flowers** - If last year's flowers are long gone, plant early spring annuals. Or if your flower bed contains perennials, add mulch and fertilizer, which will encourage the plants to come back to life.

- **Trees** - Signs that trees require pruning include crossing, dead, or decayed branches or limbs. Perform simple pruning cuts yourself, but leave climbing trees and more extensive cutting to a certified arborist.

- **Siding and Roofing** - Check your siding and roofing for loose materials, chipped paint, and rot. Look for areas where caulking has weathered away, such as around the chimney. Call a roofing expert when necessary.



- **Deep Cracks** - Cracks in sidewalks and driveways can pose tripping hazards. Seal the cracks with concrete or mortar.

- **Standing Water** - Drain any areas where water collects and attracts mosquitoes or causes a backup.

- **Outdoor Home Lighting** - If you discover lighting that is not working despite changing light bulbs and checking the fuse box, you may have a

short in the line caused by moisture, which will require the expertise of an electrician.

Complete these pre-spring home and lawn maintenance tasks, and your house will be as ready as you are for the pleasant days ahead.

To learn more about Liberty Mutual Auto and Home Insurance,

or to get a free, no-obligation quote, call 717-795-8703 or visit [libertymutual.com/robert-gill](http://libertymutual.com/robert-gill).

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## Tax Refund Theft

Identity fraud tax refund crimes are partly an outgrowth of the more recent ability to file tax returns electronically. In many cases fraudsters take advantage of that and of separate IRS measures intended to ease the filing process for those without bank accounts.

A person steals a name and SSN, files a tax return making a claim for a fraudulent return, and tells the IRS to put the stolen funds onto a prepaid card. This is called "stolen identity refund fraud." It costs the government billions of dollars and costs its victims the nightmare of scrutiny and red tape that comes with a federal investigation. One problem is that the IRS generally can't match up recent earnings records with individual returns until well after false returns are filed.

The government has some strategies in place to help prevent this issue which will mean that victims won't have to wait months for the IRS to pay their legitimate tax refunds and the Treasury Department won't lose so much money to criminals.

*To reduce your risk:*

- ~ Protect your SSN
- ~ Ensure your employer is protecting your SSN
- ~ Be careful when choosing your tax preparer

If your tax records are affected and you receive a notice from the IRS, respond right away to the name and phone number on the printed IRS notice. **The IRS will NEVER call you on the phone!**



**reduce risk**



*We hope you enjoyed your latest issue of **News from Around the Corner** and liked the new color format. We have started to email our newsletter to members who have email addresses on file with us. If you have received a paper copy and would like to get it electronically in the future, please contact us. Likewise, if you received it via email but would still like a hard copy, please let us know.*

## INFORMATION REQUEST FORM

Complete and mail to: Cornerstone FCU  
P.O. Box 1181  
Carlisle, PA 17013

\_\_\_\_ I am a member of CFCU and would like information on the following services:

\_\_\_\_ I am not familiar with what CFCU can do for me.

Please send a membership application and the following information:

- |   |  |
|---|--|
| <input type="checkbox"/> Online Branch & E-Statement      | <input type="checkbox"/> Auto Loans              |
| <input type="checkbox"/> Payroll Deduction/Direct Deposit | <input type="checkbox"/> Visa Credit Card        |
| <input type="checkbox"/> Mobile Banking/Check Deposit     | <input type="checkbox"/> IRA                     |
| <input type="checkbox"/> PAL (Phone Access Line)          | <input type="checkbox"/> Certificates of Deposit |
| <input type="checkbox"/> REDI-CASH Line-of-Credit         | <input type="checkbox"/> Investment Options      |
| <input type="checkbox"/> Merchant Card Processing         |  |
| <input type="checkbox"/> Purchase/Const. Mortgage         |  |
| <input type="checkbox"/> Scholarship Applications         |  |
| <input type="checkbox"/> Electronic Bill Payer            |  |
| <input type="checkbox"/> Visa Check Card                  |  |
| <input type="checkbox"/> Home Equity Loans                |  |
| <input type="checkbox"/> Share Draft Checking             |  |
| <input type="checkbox"/> Money Market Plus                |  |

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone (\_\_\_\_) \_\_\_\_\_

## Cornerstone Federal Credit Union Hours of Operation

<u>5 Eastgate Dr.</u>	<u>Lobby</u>	<u>Drive Up</u>
Mon./Tues.	9:00 a.m. to 4:30 p.m.	8:30 a.m. to 5:00 p.m.
Wed.	9:30 a.m. to 4:30 p.m.	8:30 a.m. to 5:00 p.m.
Thurs.	9:00 a.m. to 4:30 p.m.	8:30 a.m. to 6:00 p.m.
Fri.	9:00 a.m. to 6:00 p.m.	8:30 a.m. to 6:00 p.m.
Sat.	9:00 a.m. to Noon	8:30 a.m. to 1:00 p.m.

<u>320 N. Hanover St.</u>	<u>Lobby</u>	<u>Drive Up</u>
Mon. - Wed.	9:00 a.m. to 3:30 p.m.	8:30 a.m. to 4:00 p.m.
Thurs.	9:00 a.m. to 5:00 p.m.	8:30 a.m. to 5:00 p.m.
Fri.	9:00 a.m. to 5:00 p.m.	8:30 a.m. to 6:00 p.m.
Sat.	9:00 a.m. to Noon	8:30 a.m. to Noon

<u>5 Carlisle Road</u>	<u>Lobby</u>	<u>Drive Up</u>
Mon. - Wed.	9:00 a.m. to 4:30 p.m.	8:30 a.m. to 5:00 p.m.
Thurs./Fri.	9:00 a.m. to 6:00 p.m.	8:30 a.m. to 6:00 p.m.
Sat.	9:00 a.m. to Noon	8:30 a.m. to 1:00 p.m.

### Credit Union Addresses

P.O. Box 1181, 5 Eastgate Drive, Carlisle, PA 17013  
Branches located at 320 N. Hanover St., Carlisle  
& 5 Carlisle Road, Newville  
[www.cornerstonefcu.coop](http://www.cornerstonefcu.coop)

### Night Drop Box

Located at the first drive thru window at  
5 Eastgate Dr. & 5 Carlisle Road in Newville  
Located in the front of the building at  
320 N. Hanover St.

### Important Telephone Numbers

Member Services	(717) 249-1661
Toll Free	1-888-718-6786
Loan Services	(717) 249-8711
Fax	(717) 249-8208
PAL (Phone Access Line)	(717) 249-8000
Toll Free PAL	1-800-442-0334
Visa	1-800-433-0505

**Cornerstone Routing Number 231387628**

### Cornerstone FCU Board of Directors

Rich Love — President	
Denny Calaman — Vice President	
Pam Fisher — Treasurer	
Helen Pernice — Secretary	
Jeff Cohick	Jeff Boudier
Fiona Fadness	Virginia Lux
Janet Shirk	Pete Fair
Paul Graham	



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ON PURCHASES**

Other great card benefits include:

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- Convenient Payment Methods
- Low Rates
- Travel Insurance

