



INVESTMENTS

Planning for the road ahead.

Whether you're saving for a new house, a special vacation, a new car or your retirement, you'll reach your saving goals faster and easier using one of our investment accounts.

- Share Certificate Account
- Money Market Account
- Individual Retirement Account

Main Office
 6485 S. Transit Rd. Lockport
 716.434.2290 | 1.800.488.6481

Branch Offices

Lewiston
 721 Center St.

Lockport
 55 Stevens St.

Middleport
 5 State St.

N. Tonawanda
 107 Main St.

CCFCU.org



Share Certificate Account

With a share certificate, you may earn higher dividend rates on your savings by locking in a rate for a specific period of time*

Cornerstone offers a wide variety of Share Certificate account terms and tiers based on your individual needs. Choose from:

- 91-Day Certificate
- 6-Month Certificate
- 1-Year Share Certificate
- 2-Year Share Certificate
- 3-Year Share Certificate
- 4-Year Share Certificate
- 5-Year Share Certificate

*Penalty fees apply for early withdrawal.

Choose how you want your dividends to be paid

You can open any Share Certificate account with a deposit of just \$500. And the more you deposit, the higher your earnings will be. You can't add to the certificate until it matures, but there is no limit to the number of Share Certificates you can open. Dividends from your account will be credited on a monthly basis. Cornerstone gives you the option to either reinvest your dividends into the Share Certificate account or to receive your dividends in a monthly payment.

Watch your funds grow and reach your goals faster

You can follow the growth of your certificate funds quarterly on your Share Certificate account statement or monthly on your checking account statement.

One month before your Share Certificate account matures, we'll send you a reminder notice. Then you'll have the option of rolling over your certificate funds for the same term, choosing a new term or having us deposit the funds in the account of your choice.

Money Market Account

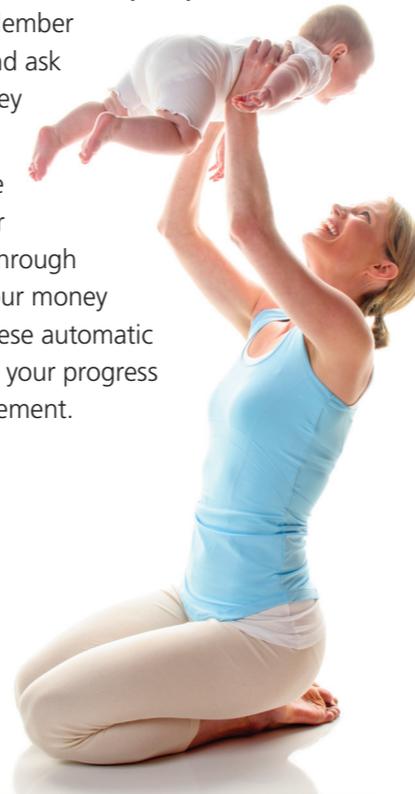
Take advantage of higher dividend rates

With a minimum balance of \$2,500, you'll earn a competitive dividend rate that's generally higher than those paid on regular share accounts. Your dividends are credited and compounded on a monthly basis.

Additionally, the regular Cornerstone Money Market account is free of service charges and allows you to make unlimited number of withdrawals without paying a penalty.

If you want to earn even more money on your investments, contact a Member Service Representative and ask about our Premium Money Market account.

You may be able to make regular deposits into your Money Market account through Direct Payroll Deposit. Your money will build steadily with these automatic deposits and you will see your progress each month on your statement.



Individual Retirement Account

You dream of living the good life after you retire. But are you financially prepared? With Social Security and your pension plan covering only a portion of expenses, you'll need to start saving money now. An IRA is an ideal way to do exactly that. There is no minimum amount required to open an account, and you'll start earning dividends on as little as \$50.

Make tax-free distributions to your future

The interest on your IRA is tax-deferred so you won't pay taxes on any of your earnings until you start cashing out your investment. You may begin receiving your IRA benefits any time after age 59½, or you can delay them until age 70½.

- **Roth IRA** – A non-deductible account that lets you make tax-free withdrawals after a five-year period for the following qualified reasons: You've reached age 59½, you have a permanent disability, or you're making a first-time home purchase.
- **Coverdell IRA** – Helps you save for your child's education. With the cost of higher education increasing, this non-deductible account can be a good answer. It allows tax-free accumulation and withdrawals if the money is used for higher education expenses. Direct deposit makes it simple to build up your savings and is included on your quarterly statement.

*There is a \$20 fee for closing a Cornerstone CFCU IRA account.



NCUA Insurance

Your money is secure and protected

You will enjoy the safety and security of insurance protection through the National Credit Union Administration for all of the investment accounts offered by Cornerstone. All of your Cornerstone deposits are insured up to a total of \$250,000. That means there is no risk of losing any of your funds or dividends you earn on your account.



To learn more, stop by any Cornerstone office, call us at 716.434.2290 or visit CCFCU.org.

*The articles and opinions in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult your attorney, accountant, financial or tax advisor with regard to your individual situation.

