



FOCUSED ON YOU

Summer 2021

Be A Savings Superhero! \$50 Bonus Deposit to Kids' Accounts

To be called a Savings Superhero you need to have the powers to fight debt! We want our future heroes to get a head start on their fight to save money so we are offering a special bonus for children up to age 13. Until August 31, open your child a savings account with a deposit of at least \$25 and Cornerstone will add another \$50 to help promote savings*.

In addition, if your child is 11 or under, they will become part of the Adventures in Savings program that offers rewards based on their savings levels each quarter with prizes like ice cream and movie tickets and admissions to places such as the Zoo at Grassmere and Adventure Science Center! Come by any branch to get your child or grandchild on the path to good savings habits. So put your cape on and get ready to start saving money like a superhero!



*\$50 bonus will be available for children 13 and under. Social security card required to open minor accounts. Minor accounts opened by anyone other than the parent/guardian must have notarized permission from the parent/guardian. Contact any office for further information.

We Have the Housing Market Cornered!

20 Years, 30 Years, Jumbo Loans... Yes, JUMBO LOANS!

With the limited inventory and the cost of lumber continuing to rise, the final price tag on your forever home could be larger than you expected. Take advantage of the low interest rates offered by Cornerstone to make your dreams come true.

Whether you are buying or renovating your home to fit your current or new "Work From Home" needs, we have the right mortgage product for you.

No Rate Increase for Jumbo Loan Pricing

Many mortgage lenders impose higher rates when the loan amount exceeds the Conventional Market mortgage loan limit of \$586,500 (2021 for Middle Tn Real Estate Market). Not at Cornerstone! We feel that you should get the lowest rate, regardless of the amount. We also offer up to 85% financing and no PMI on Jumbo Loans. In the current home buying climate, it is more important than ever to have a lender you trust in your corner to be there for you when you find the right home. Call us today to discuss your needs and see how Cornerstone can open the door to home ownership for you!



* Jumbo Loan Terms - 30 year fixed rate is 3.25% with APR 3.323% for a loan amount of \$595,000. Mortgage Rate valid as of June 4, 2021. Conventional Loan Terms – 30 year fixed rate is 3.25% with APR 3.346% for a loan amount of \$255,000. Mortgage Rate valid as of June 4, 2021. NMLS #619380



Teens Get \$50!

Stream Your Way to Discounts With Our Pay Your Way Account!

Our checking account for teens offers what every teen wants, streaming discounts! Earn a discount on streaming services each month for your Spotify, Disney+ and Pandora accounts!*

This free account** features online and mobile banking, and the convenience of a no-fee debit card that provides convenience and makes it easy to make purchases, pay for gas, and access cash at over 30,000 ATM locations. Add to your mobile wallet for even greater flexibility in your everyday spending habits!

Here is an offer for teens that is simply too good to pass up! For the months of July and August, we will be offering a \$50 bonus to young adults ages 13 to 19 who open a #PYW spend account.

Do not miss this limited time offer to receive \$50 for teens ages 13 to 19!



*Streaming discount limited to \$3 per month charged directly to streaming service, 3rd party streaming services do not qualify.

**\$3 statement fee for all members aged 18. Waived with estatements.

People Helping People

A message from President
Donna Young

Being a strong participant in the local communities in which we serve will always be the most important priority we undertake as an organization. Helping the people who live among us and the many organizations who strive to serve their fellow neighbors makes our community stronger. Entering 2021 we decided to put more effort into our community initiatives, beginning with two successful campaigns this past spring.

As a collective, our staff voted to support some larger well-known charities as well as many of the local agencies in our branch areas that do good things every day. The charities chosen were the Nashville Humane Society and the Children's Miracle Network for Vanderbilt Children's Hospital. Just this past month Cornerstone and our staff contributed over \$1000 worth of items, gift cards, and cash to support those who



take care of our furry friends at the Humane Society, and we're already looking ahead to help out our friends at the Hospital.

Cornerstone in our Local Communities

For the past year and a half, we heard from many of our non-profit friends that they were still tirelessly working towards their mission, but unable to host their typical fundraisers. Recognizing and wanting to support those efforts, we launched a branch-wide initiative called "30 Deeds in 30 Days." Our branch teams put their heads together and collectively came up with an assortment of local organizations that needed a helping hand. These groups were varied in their goals but united in their direction, to bring the community together.

For a complete description of the organizations who benefited from this initiative, visit us on Facebook at <https://www.facebook.com/BankWithCornerstone>.

The foundation of Cornerstone is built on the credit union philosophy of "people helping people" and we are extremely proud of our staff for their efforts to support their local communities. The joy of giving is contagious and we hope that it catches on in your local community. We encourage our members to look for ways to support our chosen charities and any other organizations that work for the common good of our communities. Together we are strong!

Donna Young

11th Annual Scholarship

We are proud to announce that the 11th Annual Cornerstone Financial Credit Union Scholarship Program completed another successful year. We awarded \$25,000 in scholarships to rising seniors in Middle Tennessee including Jordan Martin, our \$5,000 winner!

I have just graduated from Central Magnet School and will be attending Middle Tennessee State University in the fall to study Horse Science while also competing on the university's Intercollegiate Horse Show Association (IHSA) and American Stock Horse



President Donna Young presents a \$5,000 scholarship check to winner Jordan Martin.

Association (ASHA) teams. I am very grateful for this scholarship as it will allow me to comfortably pursue my academic and athletic careers

throughout college. Finishing college debt-free was a big goal of mine in order to set me up for success after I graduate and go into a career, and this scholarship has certainly allowed that to happen.

Jordan's story is one that epitomizes the founding vision of the Cornerstone Financial Credit Union Scholarship, which is to assist those students who display outstanding character and perseverance in achieving their goals. Congratulations to Jordan and all the winners of the scholarships for 2021!

FOCUSED ON YOU

CORNERSTONE
FINANCIAL
CREDIT UNION

Travel is Back!

Our Visa Platinum Can Help
Get You There

Whether you're traveling to an exotic destination or a quick trip in your own state, our Visa Platinum is THE card to have! We offer a low rate, no annual fee and the most flexible rewards in the market, including merchandise, travel and cash back. Start by taking advantage of a low intro rate of 1.9% on balance transfers for the first 18 months. When the introductory period ends, you will enjoy a rate between 8.65% to



17.65% APR. You'll pay no balance transfer fees, and no penalty interest rates!

Don't Miss our Triple Point Weekends This Summer

Get extra rewards with our special Triple Point offers during Tennessee's Tax Free Holiday July 30- August 1 and Labor Day Weekend September 3- 6. Get where you want to be faster with more points! If you do not already have our Visa Platinum with CURewards, call 615/385-6866 or apply online.



Rates as Low as 2.25% APR*

With vehicle inventories low, this summer is a good time to consider refinancing your current vehicle. If you financed a vehicle at the dealership or with another financial institution, you're probably paying more than you have to! With rates as low as 2.25% APR* you could save dollars and months off your loan!

Plus, for a limited time, you can enjoy 90 days before your first payment!

Visit our website or come by any branch to see how much you could save!

*Credit restrictions apply and rates are subject to change. 90 Day offer subject to credit worthiness.

Testimonial

"To all who had a part in helping us with the auto loan at Cornerstone Financial Credit Union...thanks a million for making dreams come true! You all were professional, polite, and helpful as we went through the entire loan process. Super rates, too! We are grateful to have an organization like this in the Greater Nashville area. God bless you for all you do for members!"

-Tom and Sheila S.



Holidays & Closures

Independence Day
Monday, July 5th

Labor Day
Monday, September 6th

Columbus Day
Monday, October 11th



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200 Indian Lake Boulevard

Murfreesboro
130 West Northfield Boulevard

Office Hours
Monday - Friday
9:00 am - 5:00 pm

Drive-through
Monday - Thursday
8:30 am - 5:00 pm
Friday 8:30 am - 6:00 pm

