



# FOCUSED ON YOU

Spring 2023

## Spring into Action With Cash Back Rewards

### Special 0%\* Balance Transfer Offer

Don't let the endless cycle of paying off high rate credit cards bring you or your credit score down. For a limited time, new cardholders can transfer higher rate balances to our card at a rate of 0% APR\* for up to 18 months for the first 60 days of account opening. After that, your card still maintains a low variable rate (currently between 10.90% APR and 18.00% APR depending on your credit.)

**Plus, no annual fees AND bonus points for transfers!**

You could receive bonus points for your transfers, enough to redeem \$100 cash back almost instantly!

- **Receive 10,000 Bonus Points when you transfer more than \$5,000**
- **Receive 5,000 Bonus Points when you transfer \$2,500-\$4,999**

\* Annual percentage rate. Terms and conditions apply. Balance transfer fee of 3% applies. Subject to credit approval for new cardholders. Interest rate is variable and subject to change. Maximum APR that can apply is 18.00%. Interest accrues from date of balance transfer. All balance transfers must be completed within 60 days of account opening in order to qualify for introductory rate and bonus points.

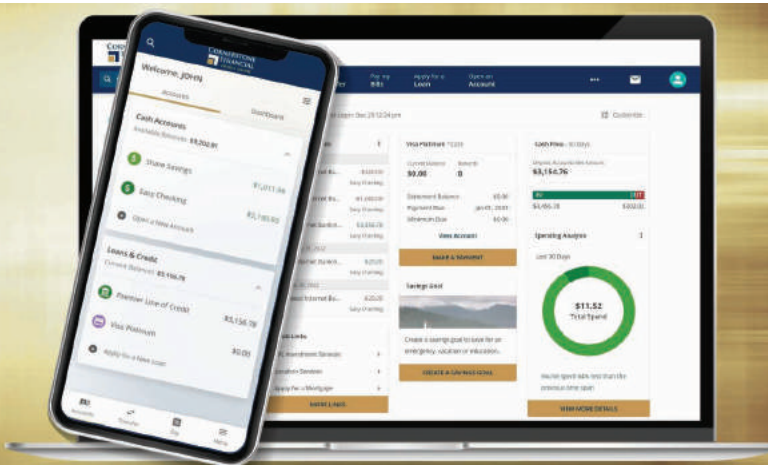


Choose cash back and apply that to your credit card payment, deposit into your checking account, donate it to charity, or redeem points to purchase great merchandise. You can even save those points for future travel with no blackout dates and award type flexibility on redemptions.

**Don't delay! Apply online today at [bankcfcu.org](http://bankcfcu.org).**



# Digital Banking is Here



On February 7th, we launched a new digital banking service to provide our members with the tools and capabilities to make their user experience even better! We were able to include all of the features our members need and additional ones they wanted. The new design incorporates many tools such as Bill Pay, Remote Deposit, new account opening and applying for loans. Members now have a universal experience across all devices and the ability to customize the dashboard to have all their important information right where they need it.

Additional features and enhancements include:

- Moving money has never been easier with the ability to transfer between internal and external accounts, as well as transferring money quickly to other Cornerstone members
- Advanced card controls to lock and unlock your debit and credit cards if lost or stolen and the ability to set daily and monthly spending limits.
- New login security measures that enable Face ID or fingerprint methods to login and use.
- Get alerts by push notification while banking on the go.

Register for digital banking by visiting our website and clicking on "Login" to register today.



## Get to Know Your Free Credit Report

April is Financial Education Month and what better time to ensure your credit report is accurate and complete. Many of you know that FICO scores have been a hot topic and can give you a, somewhat reliable, view into your credit history but it all depends on which reporting agency the financial institution uses. Most financial institutions deal with one reporting agency, although that can differ from institution to institution. Why not know EXACTLY what can be found on your credit report.

AnnualCreditReport.com is a centralized service for consumers to request free annual credit reports. It was created by the three nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This is not to be confused with companies who offer free credit reports in return for a monthly monitoring fee. With AnnualCreditReport.com you are allowed to receive all 3 reports at the same time or individually every 12 months.

The process is fast and painless, but most of all crucial. Whether you're applying for credit cards or looking at some more involved loans such as HELOCS or a mortgage, it's important that you know what is on that paper. The time to discover these items is now and not when a lender reveals the bad news.

# Your Best Resource for Cash is Closer Than you Think

## Apply for a Home Equity Line of Credit

If you have been putting off major home repairs or renovations due to lack of funds, the timing is great to put your home's equity to work for you. With our ShelterLine Home Equity Line of Credit (HELOC) you can get started on those projects, consolidate high interest debt, pay down education expenses and more. With our competitive rates, now is the time to make the most of your money!

Did you know that Cornerstone also offers First Mortgages at competitive fixed rates with low closing costs? We offer a variety of flexible loan programs to meet your specific needs. Give us a call today to discuss your needs at 615-385-6898 or visit us online at [bankcfcu.org](http://bankcfcu.org) to apply.

\* Rates subject to change. Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00% APR. Stated rate is based on 80% financing. Terms and conditions apply.



The payoff period is shown in the following table:

Range of Balances	Payoff Period
\$1.00 - \$10,000.00	60 monthly payments
\$10,000.01 - \$25,000.00	120 monthly payments
\$25,000.01 and higher	180 monthly payments



## Exclusive Member Discounts - Just for you!

We love having you as one of our valued members, which is why we're bringing you special discounts on tax prep services that will help you ace tax season.

**TurboTax** – Hand off your taxes, get some help from experts or file on your own -- with TurboTax, you can count on getting your maximum refund, guaranteed. Enjoy **up to \$15 off** – the discount will automatically be applied when you sign up or log in to your TurboTax account using the QR code below.

**H&R Block** – Get expert tax help from H&R Block professionals who can prepare your taxes in person, with or without the office visit. New clients **save \$25** in-office tax prep services and returning clients of H&R Block get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code below to get your discounts



or visit <https://taxserviceslovemycreditunion.org> for offer details and disclaimers.

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# Annual Meeting Results



Congratulations to Joey Macourek and Aaron Jewell who were elected to three-year terms by 823 members who voted during the Annual Meeting on March 3, 2023. Thanks so much to all of our members who braved windy conditions to exercise their rights as member-owners of Cornerstone Financial Credit Union.

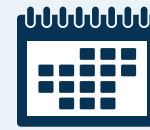


## Cornerstone's Debt Protection with Life Plus Program:

### Coverage for Your Most Important Assets

Our members mean everything to us and we understand that your family means everything to you. If something unexpected happens, you don't want an emotionally trying situation to be compounded by financial stress. Cornerstone is now proud to offer Debt Protection with Life Plus that can cancel your loan amount or payments due to Involuntary Unemployment, Disability

or Death. The benefits of this coverage are it is easy to apply for, it is budget friendly and let's you have one less thing to worry about should an unfortunate incident occur. The coverage takes effect immediately and is a relatively small addition to your payment for the peace of mind you will have. Protect your loan and put your mind at ease with our new, more extensive coverage today.



### Holiday Closures

**Memorial Day**  
May 29th

**Juneteenth**  
June 19th

**Independence Day**  
July 4th



**Hillsboro Village | Main Office**  
1701 21st Avenue South  
(615) 385-6866  
(800) 342-2316  
BankCFCU.org

**Clarksville**  
2100 Trenton Road

**Dickson**  
650 Highway 46 South

**Franklin**  
102 Werthan Circle

**Hendersonville**  
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



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