



# FOCUSED ON YOU

Fall 2020

**EARN UP TO  
10,000  
BONUS POINTS**  
on Credit Card Balance Transfers

**1.90% APR\***  
Balance Transfer  
Offer for 18 Months  
for New and  
Current Cardholders!

Our Visa Platinum with *CURewards* gives you the flexibility you need. For a limited time, current and new cardholders can transfer your higher rate balances to our card at a rate of 1.90% APR for 18 months. After that, your card still maintains a low variable rate (currently at 8.65% APR.) Plus there are no transfer fees or annual fees with our card!

## Bonus Points for Transfers!

You will also receive bonus *CURewards* points for your transfers!

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

With travel rewards not being as important as they were just one year ago, you need a credit card that offers a low rate and multiple reward options. With *CURewards*, you

choose your rewards. You'll earn a point per dollar and have the opportunity periodically to earn bonus points. Then you'll choose how you want to redeem your rewards.

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

Low interest rate, bonus points and flexible point redemption options make our card one of a kind! Apply online today at [bankcfcu.org](http://bankcfcu.org).

\* Annual percentage rate. Terms and conditions apply. 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. Bonus *CUReward* points applicable for transfers made between 10/01/20 – 11/30/20. **Current Cardholders** - Balance transfers qualify for 1.90% rate and bonus points only during promotional period of 10/01/20 – 11/30/2020.

## From the President's Desk



**Joe Spivey**  
President

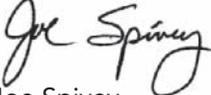
To those of you in education, our teachers, administrators, bus drivers, meal providers, volunteers, and office staff, we cannot say **thank you** loud enough and often enough for all you have done and are doing for our children and young adults. In this year of uncertainty and upheaval the roles of those in education have continued to be vital. Even though just recently deemed essential we have known your impact for decades.

Those serving education have a special fondness at Cornerstone. In 1955, 65 years ago, we began as Davidson County Schools Credit Union. We began with a diverse group on our board that included Mr. E. R. Harris, Mr. A. V. Hill, Sr., Mr. J. Coleman Crockett, Mrs. Curtis Denton and Mr. J.B. Thompson (see below). These board members were local school system employees. Over the years we expanded to include serving those in education in all of Tennessee.



We continue to have volunteer board members that are employed in education, and, many of our 42,000 members work in the area school systems and universities. Our partnerships with the many schools, our Pencil Partners, Adventure Science Center, etc., as well as sponsorship of Teacher of the Year events in several areas and annual scholarship awards have continued to be core commitments to the communities we serve.

Cornerstone appreciates those in education as well as all members. Please continue to tell family, friends, neighbors and co-workers about Cornerstone and the credit union difference. Have a great fall and stay safe. Thank you for trusting Cornerstone.

  
Joe Spivey



## Get Financially Fit with GreenPath

At Cornerstone we understand that financial wellness is a key factor in people's freedom to pursue their dreams. The ongoing concerns regarding Covid-19 and the effects on employment continue to have an effect on our members' financial health. But there are options that can help you get back on your feet again!

Through a partnership with national non-profit GreenPath Financial Wellness, our members have access to powerful tools and resources designed to help you pay off debt, reduce stress, and put you back in control of your financial future.

### Free Debt Counseling

A GreenPath counselor will review your individual situation, explain your options, and make a plan to meet your goals.

### Debt Management Plan (DMP)

A powerful tool for people with high-interest credit card debt, GreenPath works with your creditors to reduce your interest rates so that you can pay off debt faster and put money back in your pocket.

### Your Debt-Free Future Starts Here

Call GreenPath today at 1-877-337-3399 to connect with one of their NFCC-Certified financial counseling experts today. It's free, no-pressure, and 100% confidential.





## We Offer 30 Year Mortgages!

Buying a home is likely to be one of the largest purchases you make.

Let the mortgage representatives at Cornerstone find the best loan for your needs. Picking the right term for your home is a big decision and a longer term could give you an affordable payment spread out over

20 or 30 years. First-time owners can certainly benefit from this flexibility.

You may find that you need a shorter term at a lower rate because while many people think of a mortgage as “long term”, the average homeowner will only stay in a home about 13 years. Maybe you need a 5, 10 or 15-year fixed term to get you on target. Come talk to us and we can help you

make the best decision based on your current and future situation.

To hear our low rates, schedule an appointment or to discuss the mortgage loan that best fits your needs give us a call today at 615-385-6898.



2020 has been a difficult year for all but it has also allowed us to reevaluate what is important in our lives. Cornerstone and its employees have always strived to be visible in their communities and to not only be a great financial institution but also a great neighbor. Most of us live in the community that we work so it was no surprise when our staff actively searched for ways to help. “Cornerstone Cares” became a tagline for us, but it represented our efforts to thank those in our community

that were thrust into dangerous and uncertain conditions. Whether it was giving away gift cards to first responders or offering meals to our essential teachers as they bravely stood up to educate our kids, virtually or otherwise, we found ways to offer our gratitude. We are proud to have so many essential workers as part of our membership and we salute all of you. Thank you for standing up for all of us in our time of need!

*Thank you*

FOCUSED ON YOU

CORNERSTONE  
FINANCIAL  
CREDIT UNION



## Annual Meeting March 5, 2021

Applications for Director Positions Available

Cornerstone Financial Credit Union's Annual Meeting will be held Friday, March 5, 2021. At that time, members will have the opportunity to vote for candidates to fill two positions on the board of directors. A nominating committee has been established to consider members who would like to serve on the board. If you interested in serving, you may request qualifying information and an application from the Marketing Department at 615/385-6888. Completed applications must be received no later than November 6, 2020. The nominating committee will select a slate of candidates by December 11, 2020.

Members may also qualify for the ballot by petition. A petition, along with qualifying information may also be obtained from the Marketing Department. Petitions must be completed and returned by January 22, 2021.

The Annual Meeting will be conducted as an open house at each credit union office. Members of the board of directors and staff will welcome members and be available for your comments or questions. Plan to visit the office most convenient to participate in the Annual Meeting.



## Holidays & Closures

**Columbus Day**  
Monday, October 12th

**Thanksgiving**  
November 26th & 27th

**Christmas**  
December 24th & 25th

**New Year**  
January 1st



**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



## MEMBER SPOTLIGHT



"As a self-employed business person, I have never had elsewhere the easy and dare I say - enjoyable - experience of getting a home loan that I had at Cornerstone. Linda and her team are wonderful. When people say that things are better at a credit union, they are absolutely right. And our experience bears this out."  
- Lewis and Gretchen E.



*Send us your story or post a review online and spread the good news of Cornerstone!*



We're celebrating International Credit Union Week with contests all week, both in branch and virtual. Follow us on Facebook and Instagram to win prizes!



/BankwithCornerstone



/CornerstoneFinancialCU

BankCFCU.org

