



FOCUSED ON YOU

Spring 2022

Spring into Savings!

Save up to 2.00%* on Refinancing Your Vehicle

With prices going up on literally everything these days, you may want to look at your existing auto loan for savings! You may be surprised to find out you are paying too much and that you could put some money back in your pocket. At Cornerstone, we have some of the lowest vehicle refinance rates we have had in years, but they won't last long. And for a limited time, you can enjoy up to \$250 cash back* when you refinance with Cornerstone!

Plus, No Payment for up to 90 Days!**

Whether you're refinancing or purchasing, Cornerstone will defer your first payment for up to 90 days.* You'll enjoy not having a payment due until summertime! And remember – with all our consumer loans, there's never an application fee and, you can apply at your convenience. Simply call 615/385-6866 or 800/342-2316, stop by any branch or apply online at bankcfcu.org or on your mobile device.

*Credit restrictions apply, and rates are subject to change. Minimum loan amount for 1% cash back offer is \$15,000 with a maximum of \$250 cash back. If loan is paid off within 90 days, cashback will be added to pay off amounts. 2% refinance offer applies with a current floor rate. Special refinancing offer does not apply to loans currently financed at Cornerstone.

**90 day offer subject to credit and term restrictions and limited, depending on approval.



April is Financial Education Month

By GreenPath Financial Wellness, our Financial Education Partner

Practical money management skills learned at an early age can have a lasting impact on the rest of your child's life. In fact, this is one of the most important areas where you can truly change the course of their life. Educating your children about financial wellness will help them build healthy spending habits for the future.

Here are some great ways to teach your kids about money.

1. Play Games That Involve Money

One of the best ways to teach a lesson is by doing so without your child even realizing that they are learning. Play games that include a financial element like Monopoly or Life and help them strategize during the game. This will help your child learn the importance of budgeting and planning for the future.

2. Make a Wish List with Your Child

An essential part of financial literacy is creating a set of priorities. We can't have everything we want all at once, but we can achieve our goals over time if we plan ahead. Sit down with your child and have them list five things they want. Then have them rank them from most important to least important. Once the list is created, strategize with your child about how they can obtain their wishes.

3. Teach While You Shop

Take your child shopping and actively explain your decision-making process. When you arrive at the store, tell your child how much money you have to spend and what your priorities are. Show them why you are picking one item over another and explain things like discounts and coupons. Remember, children will learn from your example. Telling them about budgeting is important, but it's much more impactful if they see you following a budget yourself.



4. Give an Allowance

Giving an allowance gives children first-hand experience with money. They learn the rewards of careful spending and saving and the risks of making impulsive spending decisions. And those risks are a lot smaller than they will be later in life! Kids also appreciate things that they can buy with their own money.

5. Split Money into Categories

Get a piggy bank that splits money into spending, saving, and giving. Teach your child about what each category is and how they are allowed to use the money in each section. Every time you give them their allowance, talk them through how they plan to use their funds. Place the piggy bank next to your child's wish list so that their spending and saving goals are clear to them.

In short, teaching children about finances can be easier than it might seem. It just takes a bit of planning, a little patience, and some creativity. These lessons will help your child develop a healthy attitude towards money as they grow into adults.



*Rates and terms subject to change.



No Monthly Service Fees, More Convenience

Apply for our Free Easy Checking Today

These days a checking account has less to do with checks and more to do with convenience. Our Easy Checking is free and gives you the tools you need to make transactions quickly and effortlessly. Our checking account offers the ability to make tap and pay purchases at the counter

as well as depositing your check by simply taking a picture of it. Our account comes standard with online and mobile banking, as well as our Cornerstone debit card which offers card controls when using our handy mobile app. If the convenience of having your money nearby is important to you, then we have you covered with thousands of withdrawal fee-free ATMs nationwide, more than most of the big banks combined!

No Strings to be Fee-Free

With more financial institutions

recently requiring monthly service fees or setting high minimum balances to reduce these fees, you can be assured that our Easy Checking does not have a monthly service fee. We believe that your money should remain your money no matter the balance level or number of transactions that you perform each month. So keep your money in your pocket and apply for an Easy Checking account with Cornerstone today!

Come by any branch or apply online to open a free checking account today.



Cornerstone is once again teaming up with TurboTax®, the #1 best-selling tax software, to help you get your taxes done right. File on your own, get help and advice from experts, or even have a dedicated expert do your taxes for you – with TurboTax, you're always guaranteed your maximum refund. Take advantage of special member savings. Visit LoveMyCreditUnion.org or click on the TurboTax banner on our website to get started with TurboTax today!



New Debt Protection with Life Plus Program: Your Safeguard Against the Unexpected

As our members mean everything to us, 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 gives you one less thing to worry about should an unfortunate incident occur. The coverage takes effect immediately and will be 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.

*Your purchase of Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

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CORNERSTONE
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CREDIT UNION

Put your plans in focus: Leverage the Market and Add Value Today!



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, you can get started on those projects, consolidate high interest debt, pay down education expenses and more. With rates as low as 3.00% APR*, now is the time to make the most of your money! Act quickly though as rates this low may not be around for long.

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 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
\$10,000.00 or less	60 months
\$10,000.01 - \$25,000.00	120 months
\$25,000.01 and higher	180 months



Congratulations to Gary Cowan, Dr. Roberta Hill and Kimberly Silvus who were elected to three-year terms to the board of directors by members who voted during the Annual meeting on March 4, 2022. Thanks so much to all of our members who came out to exercise their rights as member-owners of Cornerstone Financial Credit Union.



Gary Cowan
Chairman



Dr. Roberta Hill
Second Chairman



Kimberly Silvus
Director



Holidays & Closures

Memorial Day
May 30th

Juneteenth
June 20th

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



/BankwithCornerstone



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