



People Helping People

Spring 2024

Get Back on the Road This Spring!

Special Used Car Rates and Refinance Offer

If you're in the market for a new car – or new to you, Cornerstone is here to help! We have flexible rates and terms to meet your budget. Our application process is quick and easy, whether you come into the branch or apply online. And – for a limited time, we'll defer your first payment for up to 90 days! That means no payment until summer so you can get to know your car long before you get to know your payment.

If you already have a vehicle that you are happy with, but maybe not the rate, come speak to us. We can lower your rate by as much as 2% and give you a new payment you can afford. With all our consumer loans, there's never an application fee. Simply call 615-385-6866, stop by any branch or apply online at bankcfcu.org.

*Rates and terms subject to change. 90 day offer and 2% discount based on credit. Restrictions apply. May not be combined with any other offer. Offer good on vehicles currently financed with another institution. Discount not to exceed current refinance floor rate.

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Exclusive Member Discounts



Take Care of Your To-Do List!

Your Best Resource for Cash is Closer than You Think

If you're resolved to consolidate debt, improve your home, or pay educational expenses, then you should consider tapping into the equity in your home to help you achieve your goal. Cornerstone offers Home Equity products that fit your needs, plus you'll have a payment you can afford. Here are a few of the advantages of our Home Equity products:

- ◆ Low Rates
- ◆ No closing costs on Home Equity Lines
- ◆ Easy terms
- ◆ Great tax advantages

In the Market for a new Home?

Did you know that Cornerstone also offers Mortgages at competitive fixed rates with low closing costs? We offer

Cornerstone's Debt Protection with Life Plus Program: Coverage for Your Most Important Assets

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



a variety of flexible loan programs to meet your specific needs. Give us a call today to discuss your needs at 615-385-6898.

* Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00%APR. Consult your tax advisor.

**Closing costs waived if account open for over 3 years.

trying situation to be compounded by financial stress. Cornerstone is 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 lets you have 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 more extensive coverage today.



 **GreenPath**[™]
financial wellness

Get Your Free Credit Report Today

April is Financial Education Month and serves as a good reminder to assess your finances, especially your credit report. 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 your credit score. The time to discover these items is now and not when a lender reveals the bad news.

Warm up With \$100 Cash Back Special 0% APR Balance Transfer Offer

Spring is the time for everything new! New projects, new growth and maybe a new monthly payment! Give those high monthly payments the cold shoulder and warm up to a lower payment on your higher interest rate debt. For a limited time, new cardholders can transfer higher rate balances to our card at a rate of 0% APR* for 15 months. After that, your card still maintains a low variable rate (currently between 13.90% - 18.00% APR.) Plus there are no annual fees with our card!

Plus, Bonus Points for Transfers!

You will also receive bonus CURewards 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**

You can choose cash back and apply that to your credit card payment, or deposit it into your checking account, or points to purchase great merchandise or future travel.

Don't delay, apply online today at bankcfcu.org.

Disclaimer

* 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 and are not valid for existing CFCU debts.

If you are looking for the best return on your money, look no further than Cornerstone Financial Credit Union.

Our certificate rates continue to rank among the best in Middle Tennessee and you can be sure to find one with a rate and term that suits your needs. We also have great Money Market rates if you are looking for more flexibility with your savings. Visit bankcfcu.org for rate information or stop by any branch to open an account today.

Exclusive Member Discounts - Just for you!

This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

TurboTax – Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America’s #1 tax preparation provider.

H&R Block – Get expert tax help and the best-in-market savings up to \$25 on H&R Block professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts.

Scan the QR code to get your discounts and enter to win or visit taxservices.lovemycreditunion.org today!

Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



Holiday Closures

Memorial Day
May 27th

Juneteenth
June 19th

Independence Day
July 4th



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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



[BankCFCU.org](https://www.bankcfcu.org)

