



People Helping People

Fall 2024

Don't Be Scared of Higher Rate Balances on Your Cards

Breathe Easy with Our 0% APR Transfer Offer for 15 Months!

High-rate balances on your credit cards can be scary and if your monthly bill brings you more dread than happiness, it may be time to transfer that balance. For a limited time, new cardholders can transfer higher rate balances to our card at a rate of 0% APR* for 15 months for the first 60 days of account opening. After that, your card still maintains a low variable rate (between 13.90%-18.00% APR.) Plus, there are **no annual fees** with our card!

Plus, Bonus Points for Transfers Means All Treats and No Tricks!

- 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 or redeem points to purchase great merchandise. You can even save those points for travel with no blackout dates.

Let Cornerstone guide you into a peaceful holiday season with a low interest rate, bonus points and flexible point redemption options. Apply online at bankcfcu.org today!

*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.

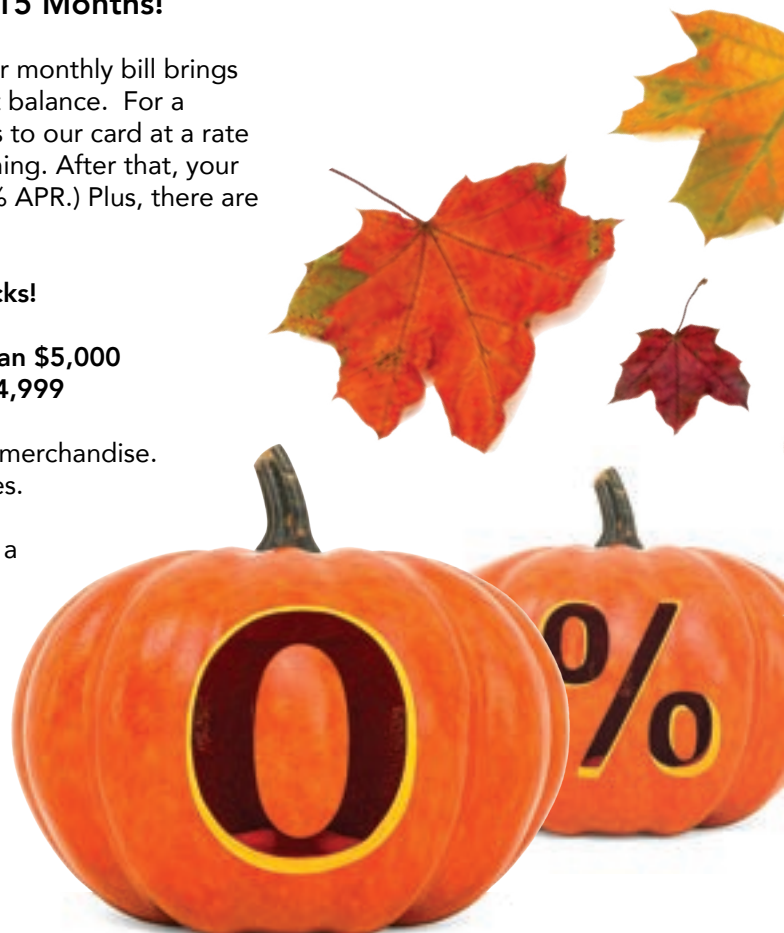
Inside This Issue

Mortgage Solutions

Refinance For Lower Rates

Don't Be A Fraud Victim

Celebrate Credit Union Week



Turn to Cornerstone for Money-Saving Mortgage Solutions



Let Cornerstone open the door to home ownership for you! Our mortgage professionals will help you compare different options, terms and rates to find a mortgage that's just right. You can count on us for a quick approval, low closing costs and competitive interest rates. Now's the time to make your move, because with rates dropping you can afford more house while enjoying lower monthly payments. We offer traditional fixed rate and balloon loans with terms up to 30 years for flexibility.

Time to Refinance?

Even if you plan to stay right where you are, you can save money by refinancing. Take a good look at your current mortgage. Is the rate higher than those currently offered? Do you have an Adjustable Rate Mortgage (ARM)? Well, now's the time to refinance and lock in a low, fixed rate.

Cash is Closer Than you Think with a Home Equity Loan

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 or 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!

We offer a variety of flexible loan programs to meet your specific needs. Give us a call today to discuss at 615-385-6898 or visit us online at bankcfcu.org to apply.

Rates are Falling at Cornerstone!

Refinance and Lower Your Rate

Fall is the time to get on the road! Why not enjoy your drive even more as you set off with a lower payment. Our special refinancing offer provides the one-time opportunity to lower your rates as much as 2.00% APR* down to our lowest current refinance floor rate. Depending on the year, term and amount, we can offer refinancing for up to 84 months. With a lower rate and an easy approval process, you will be on the road fast with extra cash in your pocket! Plus, enjoy plenty of time before your first payment.

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 after the holidays.



And remember – with all our consumer loans, there's never an application fee plus, you can apply at your convenience. Simply call 615-385-6866, stop by any branch or apply online at bankcfcu.org.

*Credit restrictions apply and rates are subject to change.

**90 day offer subject to credit and term restriction depending on approval.



Stay Alert – Don't Be a Fraud Victim

When it comes to fraud and scams, you can always assume that if something is too good to be true, it probably is. Scammers will always look for vulnerabilities in their victims, so it's important that our members know certain things to look for to avoid future losses. Over the past year, we have sent information to our members about the importance of protecting your personal information and this becomes even more crucial during the busy holiday shopping season. Below is a list to help you identify a fraudster to ensure your information is safe.

1. Never give out personal information to a caller or in a text message. This means your birthdate, social security number, username, password, or details on your account such as your account balance or descriptions of items that have been processed on your account. Cornerstone will NOT ask for this information if we call you. (However, if you call our Call Center, we will need information to identify you.)
2. Do NOT answer unexpected calls that appear to be from Cornerstone Financial Credit Union. The scammers are "spoofing" our number and it looks like the call is from Cornerstone. Allow the call to go to voicemail. We will leave you a message regarding the reason for the call. ONLY call us back at 615-385-6866 during normal business hours. DO NOT call other numbers. Scammers like to call after normal business hours.
3. No one is going to give you money. Scammers tell members that if you give them a small amount of money, they will reward you with a huge sum. There is no such thing as free money. If it seems too good to be true, it probably is!
4. Use digital banking to set alerts on your account. The alert will text you letting you know a transaction has occurred on your account, the amount, and the type of transaction. DO this today! If you need help setting alerts, go to your local branch.
5. Protect your account information. If you have workers in your home, keep all account information in a safe place and out of sight.
6. If a situation seems odd, it probably is a scam. HANG the phone up! Block persistent callers.
7. Scammers are smart and play on your emotions. If the call is long and they keep asking for information, hang up.

Always remember that if you are ever in doubt of any request, simply call us at 615-385-6866 and we can help you identify if your situation is legitimate.



ANNUAL MEETING - March 28, 2025

Cornerstone's Annual Meeting will be held Friday, March 28, 2025. Members will have the opportunity to vote for candidates to fill three positions on the board of directors. Cornerstone has a nominating committee that will consider members who would like to serve on the board. If you are interested in serving, here are a few key dates to keep in mind:

- Completed applications must be received no later than November 8, 2024.
- The nominating committee will select a slate of candidates by December 13, 2024.
- Members can also qualify by petition which must be completed and returned by January 24, 2025.

If you have questions or would like to request qualifying information and an application from the Marketing Department, please call 615-385-6888.

As a member of Cornerstone, the Annual Meeting is an opportunity to exercise your voting rights and make sure your voice is heard. Voting will take place in branch or online so be sure to mark your calendar for March 28, 2025.



Celebrate With Us October 15-18

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



/BankwithCornerstone



/CornerstoneFinancialCU

BankCFCU.org



Holiday Closures

Columbus Day
October 14th

Thanksgiving
November 28th & 29th

Christmas
December 24th & 25th

New Years Day
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



CORNERSTONE
FINANCIAL
CREDIT UNION