



# FOCUSED ON YOU

Summer 2023

## Welcome to Camp Cornerstone

### \$50 Bonus Deposit to Kid's Accounts

You bring the S'mores to the campfire and we'll bring the match, a match for your money that is! Through September 30, open your child age 13 and under a savings account with a deposit of at least \$50 and Cornerstone will add another \$50 to kickstart your outdoor activities. In addition, if your child is 11 or under, they will become part of the SuperSavers Rewards program that offers rewards based on their savings levels each quarter with prizes like Chick-fil-A and Dunkin Donuts gift cards and admissions to places such as the Zoo, Adventure Science Center and movie tickets!

***Come by any branch to get your child or grandchild on the path to good savings habits. And don't forget to sign up for our Camp Cornerstone Prize Pack to be given away to a few lucky young savers at the end of September!***

\*Social security card required to open minor accounts. Minor accounts opened by anyone other than the parent/guardian must have notarized permission from the parent/guardian. Contact any office for further information.

## Teens Get \$50 with #PYW!

Stream Your Way to Discounts With Our Pay Your Way Spend Account! Our checking account for teens offers what every teen wants, streaming discounts! Earn a discount on streaming services each month for your Spotify, Disney+ and Pandora accounts!\* This free account\*\* features our new Digital Banking, and the convenience of a no-fee debit card that provides convenience and makes it easy to make purchases, pay for gas, and access cash at over 30,000 ATM locations. Add to your mobile wallet for even greater flexibility in your everyday spending habits!

Here is an offer for teens that is simply too good to pass up! Through the end of September, we will be offering a \$50 bonus to young adults ages 13 to 19 who open a #PYW spend account.

Do not miss this limited time offer!

\*Streaming discount limited to \$3 per month charged directly to streaming service, 3rd party streaming services do not qualify.

\*\*\$3 statement fee for all members aged 18 and above. Waived with statements.



# Get Back on the Road Again

## Our Visa Platinum Will Keep you Going

Whether you're traveling afar or a quick road trip in your own neck of the woods, our Visa Platinum is THE card to bring with you! We offer a low rate, no annual fee and the most flexible rewards in the market. **Your summer journey begins with a fantastic intro rate of 0%\* on balance transfers for the first 18 months and bonus points!** When the introductory period ends, you will enjoy a rate between 10.90% to 18.00% APR which are some of the lowest rates in the market.

### Did You Say Bonus Points?

The best part of using our Visa Platinum are the redemptions. You can choose from travel rewards, merchandise, charity donations, and of course, CASH BACK! Plus, the more you transfer, the more bonus points you earn.

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

### That's enough points for \$100 cash back!

Get where you want to be faster with more points! If you do not already have our Visa Platinum call (615) 385-6866 or apply online.

\* Annual percentage rate. New cardholders only. Transfer fee of 3% applies to all balance transfers. 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 0% rate. Bonus CUReward points applicable for transfers made up to 60 days after activation.

**Mark Your Calendars**  
July 28-30 Get Double  
Points during Tax Free  
Weekend!



For many members, the uncertainty in the financial world has contributed to stress as it relates to their personal goals. Whether you are worried about the impact on your investments or if you have suddenly found yourself struggling to pay your bills or even put food on the table due to inflationary concerns. These pressures can not only affect your finances, they can also take a toll on your mental stability. It is for these reasons that we have partnered with GreenPath Financial Wellness.

GreenPath is a national non-profit committed to improving people's quality of life through 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. GreenPath offers an abundance of articles to assist with every situation, learning labs, free anonymous debt counseling or a credit report review with a financial expert. Greenpath can even help with the most difficult circumstances by helping members with a Debt Management Plan to help you gain control of your finances.

You do not have to fight the battle of debt alone. Let GreenPath help you get on the right financial path and begin your journey of living debt-free. Call GreenPath today at 877-337-3399 or visit them online at [GreenPath.com](http://GreenPath.com).





# Kori Grimes Scholarship Winner!

We are proud to announce that the 13th Annual Cornerstone Financial Credit Union Scholarship Program completed another successful year. We awarded \$25,000 in scholarships to high school seniors in Middle Tennessee including Kori Grimes, our \$5,000 winner!

Kori states, "After graduating from La Vergne High School, I plan on attending the Prairie View A&M University in Texas to major in computer science and minor in cybersecurity. This scholarship has blessed me to be able to help pay off my student loans and give me more financial freedom to pursue my passion. I will use this opportunity

to graduate from college and start giving back to my family because they have been a huge help in my life. I'm excited to explore a new state and become an adult in the world adventuring all my opportunities."

Kori's story is one that epitomizes the founding vision of the Cornerstone Financial Credit Union Scholarship, which is to assist those students who display outstanding character and perseverance in achieving their goals. Congratulations to Kori and all the winners of the scholarships for 2023!



From left to right – Executive Vice President Laura Williamson, President Donna Young and Board Chairman Gary Cowan present the \$5,000 Scholarship Award to Kori Grimes and her grandfather.



## Welcome Mr. Andy Graham to the Board

Mr. Andy Graham has been a Cornerstone member for over 10 years. He has worked in the financial services industry with wealth management clients since 1997, serving as Financial Advisor, Assistant Branch Manager and Branch Manager. He currently serves as Senior Vice President in the Private Wealth Management business unit of R.W. Baird in Nashville. Prior to his time in

financial services, Andy worked for 10 years in telecommunications and data networking design & sales. Andy holds a B.S. in Finance & Economics from the University of Tennessee, attended the Masters Program at the Brock School of Management at Samford University and is a graduate of the Securities Industry Institute at The Wharton School of the University of Pennsylvania.

**If you are looking for the best return rate 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](http://bankcfcu.org) for rate information or stop by any branch to open an account today.

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# Cornerstone In the Community

## A message from the President

For nearly 70 years, Cornerstone has served the financial needs of thousands of members and their families. But to be a truly successful organization, it's necessary to serve the community in which you do business. Our efforts to support the credit union philosophy of "people helping people" are always at the forefront as we continue to help our members and communities prosper. Over the last few years, the landscape in the non-profit world has been challenging with event restrictions, limited staff/volunteers, and the increasing population in middle Tennessee. Understanding this need for assistance, coupled with our staff's eagerness to help, we've come together to create stronger ties and efforts to lend these organizations the hand they need to continue their missions.

### Cornerstone in the Local Community

In 2023, we have continued to support our partner schools, local United Way organizations, Chambers of Commerce and more through donations, volunteering and in-branch fundraisers with our members and staff. Our 3rd Annual "30 Deeds in 30 Days" campaign in May has become a tradition that our branch teams look forward to and they brought a lot of

smiles to these hard-working groups. CFCU was welcomed back with open arms and the new additions were pleasantly surprised and quick to embrace the spirit of our good deed campaign.

Along with our local support, our staff voted on Wags and Walks Nashville and Ronald McDonald House for our larger charities to support as an organization this year.

We had a very successful fundraising campaign for Wags and Walks and among our staff and generous members we were able to donate over \$2,500 to help with their new facility. In addition to a fundraiser in the Fall for the Ronald McDonald House, we will be participating again in the TN Credit Union Golf Tournament to support Vanderbilt Children's Hospital.

In good times and in bad, we strive to meet the needs of our local communities. We could not do this without the support of our membership and our board of directors. As we continue to serve you, we will also remain a pillar of support for the communities in which you live and work. Thank you to everyone who works to support our community.



### Holiday Closures

**Independence Day**  
July 4th

**Labor Day**  
September 4th

**Columbus Day**  
October 9th



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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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