



FOCUSED ON YOU

Winter 2020



Be Debt Free in 2020! Two Ways to Consolidate Your Debt

If you have been struggling to keep your debt under control but could use some help, Cornerstone can give you the assistance you need. For a limited time, we are offering our Debt Consolidation Loan at a rate as low as 7.90% APR* for up to 60 months which will help structure your debt into a more manageable payment that you can afford. This will help

reduce your monthly payments, which will reduce your stress.

Your Home Could Be the Answer to Your Debt Questions!

If you're a homeowner, you may want to consider our Shelterline Home Equity Line of Credit. Many people don't know that the equity in their home may be the answer to mounting debt, home improvements and college expenses. With rates starting as low as 4.00% APR* with low closing costs, easy terms and great tax advantages, you'll be on the road to recovery quickly.

So, do yourself a favor and get serious about eliminating debt. To see what options are available for your needs, come by any office, call (615)385-6866 or visit us online to apply.

*Rate based on credit worthiness. **Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00%APR. Consult your tax advisor. Payments vary depending on the amount of the outstanding balance after you obtain an advance. The payoff period is shown in the following table:

Range of Balances	Payoff Period
\$1.00 - \$10,000.00	60 monthly payments
\$10,000.01 - \$25,000.00	120 monthly payments
\$25,000.01 and higher	180 monthly payments

If you close your loan within 36 months of the opening date, you may be required to reimburse the credit union for third party charges. Reimbursement fees can range from \$400-\$1,000.



In this issue

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Holidays and closures

Wednesday, January 1st
New Year's Day

Monday, January 20th
Martin Luther King, Jr. Day

Monday, February 17th
Presidents' Day



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BankCFCU.org

From the President's Desk



Joe Spivey
President

I used to have a textbook, I think it was in 1972, that was titled "The Computerized Society". Back then there were a lot of predictions for computers taking over most of the work

for us. This has occurred to a large degree, as many tedious manual processes and paper handling have disappeared. One thing I think that was not anticipated, however, was

just how much of an increase each of us would have in performing multi-tasking. Society has not enjoyed the free time the automation has created, but instead has used the extra time to busy themselves with even more tasks.

Today we have more information and knowledge at our fingertips than could ever have been imagined in the 1970's. But, with this convenience we often miss opportunities of human interactions that mean a lot in our personal development and perhaps helps in building our foundation for

happiness. Have you noticed a group in a restaurant and observe that all of them are looking at their phones instead of talking to each other? For 2020 and beyond, let's all strive to have more daily conversations with the people around us, enjoy life without constantly checking our phones, and "stop and smell the roses".

Have a great 2020. Thank you for trusting Cornerstone for your financial needs.

Enjoy the Adventure Science Center at our FREE Family Night

Enjoy the Adventure Science Center at Cornerstone's FREE Family Night on **Thursday, April 9, from 5:30 p.m. to 8:00 p.m.** This is a wonderful event we've hosted for several years which provides a fun and educational way to spend an evening with your children and grandchildren.

Explore all the center has to offer, including natural exhibits of all types and the fabulous Space Wing! Also, you'll have the opportunity to explore space with a visit to the state-of-the-art planetarium!

Bring this coupon to present at the Center entrance. It serves as your admission pass and enters your name in a drawing

for door prizes. Our staff will be there to hand out giveaways to the kids and answer any questions you may have.

Mark your calendar now for this FREE evening of family fun!



CFCU2019

Present this coupon at the Center entrance.

Member Name: _____

Number of Family Members Attending: _____

Home Phone: _____

Work Phone: _____

Plan Now to Attend Cornerstone's Annual Meeting

Mark Your Calendar For March 6, 2020

As a member of Cornerstone Financial Credit Union, you're an owner too! The Annual Meeting is a great time to participate in your credit union and make a difference.



On Friday, March 6, 2020 Cornerstone Financial Credit Union will conduct its Annual Meeting 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.

Please visit the office most convenient for you and vote for the positions on

the board of directors. Door prizes, giveaways, refreshments, and 2019 Annual Reports will be available at all locations.

The Nominating Committee has nominated incumbents Mrs. Lisa Batey and Mr. Joey Macourek for new terms on the board of directors.



Mrs. Lisa Batey has been nominated to serve a three year term on the CFCU Board of Directors. Mrs. Batey has served on Cornerstone's

board since early 2013. A longtime Cornerstone member, Mrs. Batey is currently the Director of Employee Benefits at Middle Tennessee State University. A career state employee, she has been with the University since 1990. Lisa is an Alumni of MTSU receiving both her BBA and MBA from MTSU. In her current position at MTSU, Lisa manages the day-to-day activities of the employee benefits programs. She also teaches HR

Management part-time for the MTSU College of Business.



Mr. Joey Macourek has been nominated to serve a three year term on the CFCU Board of Directors. Mr. Joey Macourek is a skilled professional with nearly four

years of experience in both private and public accounting. He currently serves as a Senior Auditor for LBMC, PC, working with mid-sized companies across several industries – manufacturing & distribution, not-for-profits, private equity, technology, service organizations, and employee benefit plans. Joey holds a Bachelor of Business Administration in Accounting from Belmont University. He is a Certified Public Accountant (CPA) in the state of Tennessee and serves as an active member in both the American Institute of CPAs (AICPA) and Tennessee Society of CPAs (TSCPA).

Apply for the 10th Annual Cornerstone Financial Credit Union Scholarship

At Cornerstone, we believe there's no better way to show our continued support for education than to sponsor a scholarship program. Over the past nine years, hundreds of Middle

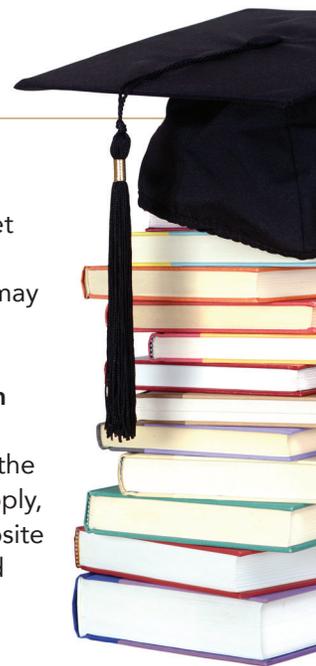
Tennessee students have received \$5000 and \$1000 scholarships and we're ready to help 21 more with an additional \$25,000 to give away.

College-bound high-school seniors from public, private or home-schooled with a 3.0 GPA or better in Davidson, Dickson, Montgomery, Sumner and Williamson Counties are eligible to participate. Plus, if you are a Tennessee resident AND you or your parent or guardian

is a Cornerstone member, if you meet the other eligibility requirements, you may also apply.

Application is open

For information on the scholarship or to apply, please visit our website at bankcfcu.org and click on the link.



FOCUSED ON YOU

CORNERSTONE
FINANCIAL
CREDIT UNION



Treat Yourself to Your Maximum Refund and a Chance to Win \$25K!

Treat yourself to a stress-free tax season! Cornerstone Financial Credit Union has teamed with TurboTax to save you up to \$15 on TurboTax and a chance to win \$25,000.



• Right for your unique tax situation. Simple filer? Homeowner? Investor? Freelancer or side-gigger? TurboTax has a solution for you.

• File with confidence. TurboTax guarantees 100% accurate

calculations and runs thousands of error checks as you go. With TurboTax, you'll get your biggest possible refund.

• Help if you need it. It's easy to get support along the way — from answers online anytime, to unlimited advice and a final review of your return from a TurboTax Live CPA.

• \$25,000 Sweepstakes. Try TurboTax Online for free by February 13th to be automatically entered to win the \$25K Grand Prize, or one of twelve \$1,000 prizes.¹

Start TurboTax today for free and be entered to win!

Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/13/20. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-1A-04-05B, San Diego, CA, 92129.

DID YOU KNOW?



CFCU Offers Fixed Rate Mortgages
We offer mortgage products up to 30 years to meet your personal needs! Give us a call at 615-385-6898 to see what we can do for you!

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

BankCFCU.org



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

