



FOCUSED ON YOU

Summer 2022

Do High Rates Have You Swimming in Credit Card Debt?

Huge 0%* APR Introductory Balance Transfer Offer!

If you have found yourself surrounded by high-rate balances threatening to sink your finances, we can help! Our Visa Platinum with CURewards gives you the protection you need. For a limited time, new cardholders can transfer higher rate balances to our card at a rate of 0%* APR for 18 months. After that, your card still maintains a low variable rate (currently as low as 9.40% APR.) Plus, there are no annual fees with our card!

Plus, Bonus Points for Transfers!

- 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 use points towards cash back and apply that to your credit card payment, deposit it into your checking account, donate it to charity or redeem points to purchase great merchandise and gift cards. You can even save points for future travel with no blackout dates and award type flexibility on redemptions.

Let Cornerstone guide you to safer waters with a low interest rate, bonus points and flexible point redemption options. Apply online today at bankcfcu.org.

* Annual percentage rate 3%. Balance transfer fee applies. 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 introductory rate and bonus point offer.

Intro rate offer for our
VISA® Platinum card

DEEP END

Fire Up Your Savings Game: Saving Money at the Grocery Store

By GreenPath our financial education partner.

With prices rapidly rising on everyday items, perhaps your savings plan has gone by the wayside. These tips will help you find more money in your budget – starting with saving at the grocery store.

1 – Plan Before You Shop to Save on Groceries

Know what you have to spend: Set a budget or a dollar limit for each trip to the store or each order, and keep a running tally as you shop so you come in on budget.

#2 – Shop Around – Compare Prices from Different Stores

You have tons of grocery shopping options. Looking closely at them and finding the mix that works for you can help you balance your personal preferences, the kinds of things you need, and the price you are willing to pay. You may find out that by splitting your grocery list up between several options gets you the best deals.

#3 – Stick to Your List, Stick to Your List, Stick to Your List

Sticking to your list is probably the most important thing you can do to save money on groceries and stay within grocery budget. Your list is your plan! When you buy something else, you are spending your money on something you didn't plan for. Treat your list like your lifeline: stick to it and get yourself out of there! Make note of the things you wanted or felt like you needed that weren't on your list, and when you're safely away from temptation, re-evaluate. Did you just miss an item that should have been on your list? Or were you wanting that thing for other reasons?

#4 – Beat Your Budget: Find the Best Deals on the Things You Need

You know what you need to buy because you made an awesome list. But how can you get the best deal on each of those items?



Balance your total budget (how much you have overall to spend at the grocery store), with the best per-unit cost for each item. For example, if you only have \$25 to spend, a years' worth of toilet paper for \$50 is not that helpful. But, if you can get a weeks' worth of toilet paper for \$1 less than normal, you just found \$1.

#5 – Stick to Your Plan at Home, Too: Use All of What You Buy

Stretch those dollars even further by reducing or eliminating waste, so you can buy less often. And maximize your grocery purchases for the foods and supplies that meet your needs, and make your life easier, happier, and healthier. Keep going!

What to Do If Your Grocery Bill Is Putting You Underwater

If you find yourself paying for groceries on your credit card without the resources to pay that balance off because your account is empty, or if you are skipping meals or going hungry so your kids can eat, that is a different thing altogether. Call our financial partner, Greenpath at 877-337-3399 to see how we can help.



Refinance With Us – It Makes Cents!

Save up to 2%* on your current auto loan rate with Cornerstone.

With prices going up on just about everything, it is important to look for opportunities to save whenever you can. If you have a vehicle loan at another institution, we could reduce your interest rate and lower your monthly payments putting more money in your pocket.

We Offer Low Rates for New and Used Cars!

Even though interest rates are on the increase, Cornerstone's easy application process and flexible terms will get you on the road with a rate and payment you can afford. Contact us to be pre-approved before you go shopping and you'll have the buyer's advantage you need before heading to the dealership.

To take advantage of our great rates, give us a call at 615/385-6866, come by any branch, or apply online at bankcfcu.org

* Refinance offer limited to vehicles financed at another institution. Present floor rate applies to all vehicle financing.



Supporting our neighbors and local communities is in our DNA as a credit union and on May 5th, we hosted our first blood drive at our Hillsboro Village location. With the help of the fantastic group at Blood Assurance, our employees, family, and board members made 27 blood donations, which is equivalent to saving 81 lives! After understanding the need and the shortage of available blood in the area, we immediately sprung into action. We are so proud of our Cornerstone Family for stepping up to be real life savers.

\$50 Bonus for New Teen Accounts!

Our Pay Your Way (#PYW) Teen Spend Account is not the typical checking account! #PYW offers the ability to spend how you want and the discount on streaming that you deserve! It's a win/win! Open a new teen spend account to earn a discount on streaming services each month for your Spotify, Disney+ and Pandora accounts*

This free account** features our convenient mobile app that gives you the power to do all of your banking from the palm of your hand. Use your #PYW debit card to access your cash at over 30,000 ATM locations fee-free and the ability to add your card 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! For the months of July and August, we will be offering a \$50 bonus to young adults ages 13 to 19 who open a new #PYW spend account.

Hurry and don't miss this limited time offer to receive \$50 for teens ages 13 to 19!

*Streaming discount limited to \$3 per month charged directly by Spotify, Pandora or Disney+. 3rd party streaming services do not qualify.

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

FOCUSSED ON YOU

**CORNERSTONE
FINANCIAL
CREDIT UNION**

Be a Savings Superhero!

\$50 Bonus Deposit to Kid's Accounts

To be a Savings Superhero, you need to have the powers to put money aside and not spend it. It sounds easy, but there are lots of villains out there trying to foil your savings plans! To get our future heroes off to a head start on their mission to save money, we are offering a special bonus for children up to age 13. Until August 31, open your child a savings account with a deposit of at least \$25 and Cornerstone will add another \$50 to help promote savings*. In addition, if your child is 11 or under, they will become part of the SuperSavers program that offers rewards based on their savings levels each quarter. With prizes like ice cream, movie tickets and Nashville Zoo and Adventure Science Center passes, it makes saving money even more rewarding! Come by any branch or apply online to get your child or



grandchild on the path to good savings habits. Grab your cape and get ready to start saving money like a superhero!

*\$50 bonus will be available for children 13 and under. 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.

12th Annual Scholarship Program a success!

We are proud to announce that the 12th 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 Kyla O'Guin, our \$5,000 winner!

Kyla states, "After graduating from East Hickman High School, I plan to attend the University of North Alabama to major in Exercise Science. After completing the bachelor's degree, I plan to get a graduate degree to become a Physician Assistant. While in school, I plan to work as a medical assistant, as I have already completed my Certified Clinical Medical Assistant (CCMA). My end career goal is to become a Physician Assistant working in Sports Medicine or Orthopedics. I am so thankful for this scholarship, as my education will be costly, and everything helps. Getting this scholarship will allow me to worry less about money and put more of my time into my studies."



President Donna Young presents a \$5000 check to winner Kyla O'Guin

Kyla'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 Kyla and all the winners of the scholarships for 2022!



Holidays & Closures

Independence Day
July 4th

Labor Day
September 5th



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102 Werthan Circle

Hendersonville
200 Indian Lake Boulevard

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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

