



FOCUSED ON YOU

Summer 2020

From the President's Desk



Joe Spivey
President

Wow, in the past four months our society has experienced both needed reality checks as well as a few punches in the gut. The old saying of "what doesn't kill you will make you stronger" holds many truths. Cornerstone Financial Credit Union understands the challenges members are facing. We have been around for over sixty-five years and we'll always be here to represent your interests.

Thank you for your patience and understanding during the past several weeks as we had to close our office lobbies and work with you through our remote services and drive-up facilities. We successfully maintained all the financial services you desired. Cornerstone learned a lot as we adjusted how employees handled their daily work

assignments, many able to work from home. **Currently, no Covid-19 cases have occurred among our staff.**

Moving forward, Cornerstone will continue to be available to help members navigate their finances. I encourage you to contact us for help in figuring out options when you need assistance.

Please continue to tell family, friends, neighbors and co-workers about Cornerstone and the credit union difference. Have a great summer and stay safe. Thank you for trusting Cornerstone for your financial needs.

Joe Spivey



We continue to update our operating procedures as it pertains to lobby traffic in our branches. Please visit our website and click on "About" for updates as they occur.

Covid-19 Loan

If the virus has affected you or your job, talk to us. We offer a low-rate short-term loan*

for members who demonstrate a loss of wages due to the virus.

- Amounts up to \$2500
- 4.99% APR Fixed
- Terms up to 24 months
- 90 days before 1st payment

*Subject to credit worthiness.

Our Two Best Promotions are Back!

Open Your Eyes to a New Adventure in Savings!

\$50 Bonus Deposit to Kid's Accounts

We know that saving smartly becomes a habit when you begin early. To help promote the importance of financial education, we are offering a special bonus for children up to age 13.

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 Adventures in Savings program that offers rewards based on their savings levels each quarter with prizes and admissions to places such as the Zoo at Grassmere and Adventure Science Center. Come by any branch to get your child or grandchild on the path to good savings habits. This offer ends August 31st, so open an account today!

*\$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.



Introducing Pay Your Way, Our NEW Teen Checking Account

Get \$50 and Discounts on Streaming Subscriptions and Earn Rewards!

Pay Your Way, Play Your Way! We know what teens want and it's not your parent's checking account.

The free account** features online and mobile 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 your card to your Apple Pay, Google Pay, or Samsung Pay for contact-free transactions.

Great New Benefits!

- receive discounts on popular streaming services such as Spotify and Disney+
- earn Buzz Points rewards based on everyday spend to earn free food and gift cards

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 spending account.

Do not miss this limited time offer to receive \$50 for teens ages 13 to 19! More information on this brand new spending account coming soon!



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



Lowest Vehicle Rates in Town

Great Low Rates on New and Refinanced Vehicles

We are in a low-rate environment and Cornerstone has the lowest rates you will find. If you're in the market for a new vehicle, we have rates **as low as 1.99% APR* for up to 60 months!** This is one of the best rates on a long-term vehicle loan we have ever

offered. Plus, get pre-approved and have the buyer's advantage when you visit the dealer in person or virtually.

If you financed a vehicle at another institution, Cornerstone could lower your monthly payments by reducing your interest rate. **Our special refinance rates are as low as 2.25% APR* for up to 60 months.** This could save hundreds or thousands off

your current loan. Plus, every vehicle loan offers up to 90 days before your first payment is due!

This offer is limited so take advantage soon and get on the road this summer with a payment you can afford. Apply online at bankcfcu.org, call 615/385-6866, or come by any office to speak with one of our representatives.

*Special refinancing offer does not apply to loans currently financed at CFCU. Rates and terms subject to change. 90 Day offer subject to credit worthiness.

Stay Connected with Remote Banking

Your Branch is Closer Than you Think!

There's no better time than now to start banking remotely. Cornerstone Financial has all of the tools you need to perform almost every transaction you could do in our branch from any device. Best of all it saves you time and money it takes to come to the branch. With Online and Mobile Banking you can view account

information, transfer funds, pay bills, and apply for loans.

Mobile Banking Offers Even More!

Your closest branch could be in the palm of your hand. With Mobile Banking, you can do all of the transactions currently offered in Online Banking but with extras! Deposit checks remotely by taking a picture of the check with your phone

or easily locate branches or ATMs with turn by turn directions. You can even set debit card limits or instantly disable your card if it is lost or stolen.

To find out more about our convenient banking options, give us a call at 615-385-6866 or visit our website and click on Digital Banking to get started.

FOCUSED ON YOU



10th Annual CFCU Scholarship Program Awards

We are proud to announce that the 10th Annual Cornerstone Financial Credit Union Scholarship Program completed another successful year. We awarded \$25,000 in scholarships to rising seniors in Middle Tennessee including Rebecca Raynor, our \$5,000 winner!

After graduating from Central Magnet School, I plan on attending the University of Alabama in Tuscaloosa to double major in psychology and marketing. I have been so blessed to receive this scholarship, as it will be a huge help for me to not go into debt. My family



definitely appreciates it as well. I'm excited to have some independence and start doing things in the wide world of endless opportunities. Roll tide!

Rebecca'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 Rebecca and all of the winners of the scholarships for 2020!

Follow us on Facebook and win prizes!

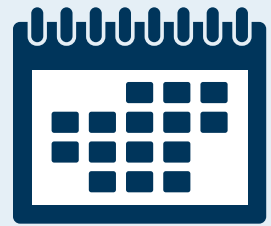


Effective July 1, 2020 our Funds Availability policy will be changed to the following:

We are increasing the amount we make available for withdrawal by the next business day, on checks deposited and not subject to next day availability from \$200 to \$225. In addition, the amount available for withdrawal on exception holds for large deposits, and the threshold for determining a repeat overdraft increases from \$5,000 to \$5,525.



BankCFCU.org



Holidays and closures

Independence Day
Friday, July 3rd

Labor Day
Monday, September 7th

Columbus Day
Monday, October 12th



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

