



# FOCUSED ON YOU

Fall 2022

## Tired of Other Company's High Rate Credit Cards?

### Our 0%\* Balance Transfer Offer Will Have You Breathing Easy!

High-rate balances on your credit cards can be scary and if your monthly bill has the hair on the back of your neck standing straight up, let us 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 Means All Treats and No Tricks!

You will also receive enough bonus points for your transfers to start redeeming quickly!

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

You can redeem points for cash back or to purchase great merchandise. You can even save points for future travel with no blackout dates.

Let Cornerstone guide you to a peaceful holiday season with a low interest rate, bonus points and flexible point redemption options. Apply online today at [bankcfcu.org](http://bankcfcu.org).

\*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.



## A message from President Donna Young

As we navigate our way through the year, two things that remain consistent are the needs of our communities and Cornerstone's devotion to the credit union mission of "People Helping People". Our membership and staff have been nothing short of amazing in embracing the "Cornerstone Cares" vision and have gone the extra mile in every initiative that has come their way.

Spring began with our first ever blood drive in Hillsboro Village where 27 units of blood were donated, which is equivalent to saving 81 lives! Soon after, we relaunched our "30 Deeds in 30 Days" initiative by connecting with local non-profit organizations and providing them needed items like diapers, school supplies, books, snacks, meals, clothing, and pet food for their nearby animal shelters.

This summer marked the completion of the 13th year of our scholarship program where we awarded \$25,000 to high school seniors in Middle Tennessee. As the cost of education and school supplies continues to rise, we are thrilled to be able to lend a helping hand to these aspiring young people toward their academic goals. Our most recent fundraising campaign benefitted our neighbors at the Vanderbilt Children's Hospital where we raised \$3257 from a raffle and staff donations held in conjunction with the Credit Union for Kids Golf Tournament, which raised a total of \$48,000.

Heading into the Fall, the giving continues. Our staff chose a mission near and dear to many of their hearts to support the Alzheimer's Association in their search for a cure. In September, we will be "Painting the Halls to End Alz" in our branches and collecting donations from our members and employees. In October, our staff and family members will be participating in the "Walk to End Alzheimer's".

These accomplishments are made even more meaningful because of the team effort given by our staff and members working together towards our goal of making the future brighter for all. Your support is beyond appreciated and remember that we cannot do it without you!

Thank you to the entire Cornerstone Family!

Donna Young  
President



**EMPOWER**  
YOUR FINANCIAL FUTURE  
WITH A CREDIT UNION™

### Celebrate With Us October 17-21

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



# Growing Concern - Elder Fraud is on the Rise

## Tips to Make Sure You or Your Loved Ones are Not Victims

Elder fraud is a growing problem in our country as the population of seniors has increased. With many of the fraud attempts being through electronic means, it can leave people confused and vulnerable. Elderly fraud cases result in losses of \$36 billion annually! Many of these cases go unreported (some reports say for every 1 victim, 44 go unreported), so this number could be much larger.

### Why Senior Citizens?

Unfortunately, fraudsters prey on those who they envision as “easy” targets and who have considerable assets. So what characteristics do senior citizens exhibit that makes them a likely target?

- seniors have more money after years of hard work and investing
- typically, seniors are more trusting than others
- seniors are more willing to provide credentials and other personal information out of fear
- seniors are more prone to fall victim to fraudsters who prey on their civic responsibility

### Visit our Website for Examples of Fraud

There are many types of fraud that target the elderly such as lottery, IRS and romance scams. We have included several of these scams with their descriptions on our website at [bankcfcu.org/services/financial-education](http://bankcfcu.org/services/financial-education). We encourage our members to become familiar with

these scams and others. Make sure you or someone you know does not end up being a victim of fraud.

Please keep in mind that we will never call you and ask you for your personal information as we already have it on file. If you ever have concerns or think you may be a victim of fraud, reach out to us and let us know. We are here for our members!



FOCUSED ON YOU

CORNERSTONE  
FINANCIAL  
CREDIT UNION



## Annual Meeting March 3, 2023

### Mark Your Calendar for the Annual Meeting March 3, 2023

Cornerstone's Annual Meeting will be held Friday, March 3, 2023. Members will have the opportunity to vote for candidates to fill two 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 4, 2022.
- The nominating committee will select a slate of candidates by December 9, 2022.

- Members can also qualify by petition which must be completed and returned by January 20, 2023.

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 3, 2023.

## Cornerstone Members Have Benefits!

### Take Advantage of Great Discounts

Being a member of Cornerstone means that you can count on getting the best loan and deposit rates around. This is not news to many, but did you know that we have benefits available to members that could save you money on everything from shopping to entertainment options? We are in the business of helping you save money, and your finances are only a part of it. Look at what else we can do to make your life easier.

- Save 40% on a new one-year membership to Sam's Club

- Take advantage of our monthly specials with our partners at Enterprise Car Sales
- Enjoy discounted tickets to Nashville Shores and Holiday World
- Get financially fit with our Financial Wellness partner GreenPath
- Enjoy even more discounts from the Love my Credit Union Rewards Program

To see all the discounts we currently offer, visit us at [bankcfcu.org/about/membership](https://bankcfcu.org/about/membership) and be sure to check back periodically as we are always looking for more ways to save you money!



### Holiday Closures

**Thanksgiving**  
November 24th & 25th

**Christmas**  
December 26th

**New Year's**  
January 2nd



**Hillsboro Village | Main Office**  
1701 21st Avenue South  
(615) 385-6866  
(800) 342-2316  
[BankCFCU.org](https://www.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



/BankwithCornerstone



/CornerstoneFinancialCU

[BankCFCU.org](https://www.BankCFCU.org)

**CORNERSTONE**  
**FINANCIAL**  
**CREDIT UNION**