



Celebrating 70 Years!

Summer 2025

Time to Put That Equity to Good Use!

Apply for a Home Equity Line of Credit

Summer is in full swing, and it is the perfect time to be planning for that new pool or home repairs that may have been put off for a while. With our ShelterLine 85 Home Equity Line of Credit or HELOC, you can get started on those projects, consolidate high interest debt, pay down education expenses and more. For a limited time, we are offering a terrific Introductory Rate of 6.75% APR* for 6 months! After that, your rate will revert to our non-introductory rate, currently at 7.50% APR.

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Mortgages to Fit Your Needs!

Did you know that Cornerstone also offers First Mortgages at competitive fixed rates with low closing costs? We offer a variety of flexible loan programs to meet your specific needs. Give us a call today to discuss your needs at 615-385-6898 or visit us online at bankcfcu.org to apply.

Disclaimer

*APR= Annual Percentage Rate. Introductory promotional rate is subject to change and can end at any time without notice. Introductory rate available on new qualifying Home Equity Line of Credit applications. Introductory rate of 6.75% APR for the first 6 months after the account is opened. All applications subject to underwriting guidelines and approval. Rate is based on creditworthiness. APR is variable. Maximum 18.000% APR. Not a government affiliated agency. Some restrictions apply. Ask for details. Non introductory APR is based on the value of an index, which is Prime Rate published in the Wall Street Journal in effect on 12/19/2024. NMLS# 619380



Big Purchases Made Easy



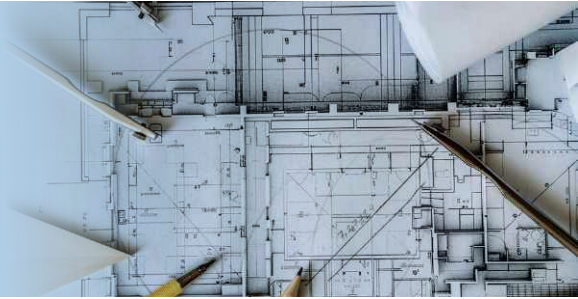
Here's one more reason to choose Cornerstone for all of your checking account needs: Cornerstone Checking Account members now have access to Buy Now, Pay Later options! Get extra funds fast for your purchases and spread those payments over time. No credit check and no applications...just convenience! Here's how it works:

1. Log in to Digital Banking and click "Buy Now, Pay Later" in the menu.
 2. Choose to Split Your Payments or Plan Your Purchase
 3. View and accept pre-qualified offers
 4. Receive funds in account in moments
- Visit our website for more information or call us at 615-385-6866.

Big News!

NEW LOCATION COMING SOON!

Cornerstone is expanding to better serve the community of Fairview with a new branch location. Look for future announcements of an estimated completion date at bankcfcu.org.



Drive Off With a Lower Payment!

Save up to 2.00%* on Refinancing Your Vehicle

One strategy for saving money during uncertain times is to evaluate and decrease your current debt. It makes sense to look at your existing auto loan to ensure you have the lowest rate. We can help put some money back in your pocket by refinancing your loan with us!

You could save up to 2.00% when you refinance with Cornerstone!

Plus, No Payment for 90 Days!

Whether you're refinancing or purchasing, Cornerstone will defer your first payment for 90 days**. You'll enjoy not having a payment due until Fall! And remember – with all our consumer loans, there's never an application fee plus, you can apply at your convenience. Simply call 615-385-6866, stop by any branch, apply online or on your mobile device at bankcfcu.org.



*Credit restrictions apply, and rates are subject to change. ** 90 day offer subject to credit and term restriction and limited, depending on approval. 2.00% refinance offer good to current floor rate.

Balance Summer Fun with Smart Saving

Get a \$50 Bonus!*

Summer is the season for fun—bike rides, pool days, popsicles, and adventures! It's also the perfect time to build smart saving habits. Now through September 30, open a savings account for your child or grandchild (age 13 or under) with a deposit of \$25, and Cornerstone will add a \$50 bonus to help balance summer spending with saving. That's a great bonus to cap off the summer and helps put your child on the road to great savings habits for the new school year!

Join the SuperSavers Club!

Kids 11 years old and under are automatically enrolled in our SuperSavers Rewards program, earning fun prizes like ice cream, zoo passes, and movie tickets by reaching savings goals each quarter.

Visit any branch or open online to get your child or grandchild started on the path to fun and financial smarts!

Mobile Alerts Help Prevent Fraud!

Our Digital Banking offers you the ability to set up alerts on your accounts to ensure that you always know what is happening with your finances in real time. Set alerts to notify you of any balance changes, posted transactions or debit card usage. You can even set alerts on your next loan payment date. Customize to only be notified on what matters most to you!

1. Once logged into your Digital Banking, select "Alerts" in the menu
2. Choose either "Accounts" or "Cards" to customize alerts (We recommend both)
3. Click "Save" and get ready to be in control of your finances

Still haven't tried our Digital Banking? Register today!

*\$50 bonus will be available for children 13 and under. A social security card is 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.



\$100 Bonus and Streaming Discounts!

Pay Your Way Account for Teens!

Our checking account for teens offers what every teen wants: a big bonus and streaming discounts! Earn a discount on streaming services each month for your Spotify, Disney+ and Pandora accounts!*

This free account** features Digital Banking, and the convenience of a 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! **Until the end of September, we will be offering a \$100 bonus to young adults ages 13 to 19 who open a #PYW spend account.**

Open an account online or visit any branch to open an account today!

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

**\$5 statement fee for all members aged 18 and over. Waived with estates.

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CORNERSTONE
70 FINANCIAL
CREDIT UNION



Start Your Nest Egg with a High Yield Account

Earn 3.75%* APY on Your Savings

How would you like a great rate on your savings while not having to worry about maturities or moving your money around? Make the smart money choice and open a new High Yield Savings Account with at least \$25,000 and watch your money increase faster while you relax. Our current rate of 3.75% APY will bring quick dividends and the best part is that this account is available for funds currently on deposit as well as new money!

Come by any branch to open a new account or do it conveniently from our biggest branch, Digital Banking. Simply log into Digital Banking and follow these 3 easy steps:

1. Select Open an Account
2. Select Savings, then High Yield Savings
3. Follow the prompts, it's that easy!

If you are not already registered for Digital Banking, simply visit Bankcfcu.org and click on "Register".

*APY= Annual Percentage Yield. Effective as of 7/1/2024. Minimum of \$25,000 to open. Dividends are paid on daily balances of \$25,000 or more. Dividends are paid at the end of each month. New and existing money qualifies for this account. Rates subject to change based on market conditions.

Congratulations to Gary Cowan, Dr. Roberta Hill, and Spencer Smith who were elected to three-year terms by members who voted during the Annual Meeting Cookout on March 28, 2025. Thanks so much to all of our members who came out to exercise their rights as member-owners of Cornerstone Financial Credit Union and to enjoy a terrific cookout with excellent weather.



Gary Cowan



Dr. Roberta Hill



Spencer Smith



/BankwithCornerstone



/CornerstoneFinancialCU

BankCFCU.org



Holiday Closures

Independence Day
Friday, July 4th

Labor Day
Monday, September 1st

Columbus Day
Monday, October 13th



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



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