



People Helping People

Winter 2026

Make a Resolution for a Debt Free Life in 2026!

0% APR Introductory Balance Transfer offer for Up To 15 Months

Make 2026 the time to start eliminating your debt! With the new year, comes new opportunity and with our Visa Platinum, you can consolidate your higher debt into a manageable payment and earn rewards for some extra cash back in your pocket! New cardholders can transfer higher rate balances to our card at a rate of 0% APR* for 15 months for the first 60 days of account opening. After that, your card still maintains a low variable rate (currently between 12.40% - 18.00% APR depending on credit) Plus, there are no annual fees with our card!

In addition, earn enough bonus points for up to \$100 cash back!

- **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 choose cash back and apply that to your credit card payment, deposit it into your checking account or redeem points to purchase great merchandise. You can even save those points for future travel with no blackout dates.

Disclaimer

*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.

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Save The Date for the Annual Meeting and Cookout

March 27, 2026



Save the Date!

On Friday, March 27, 2026, Cornerstone Financial Credit Union will conduct its annual meeting cookout for our members at each office. Members of the board of directors and staff will welcome members and serve food. This is a great way to get to know the Cornerstone staff and leadership, while carrying out your duties as a member/owner of Cornerstone by voting. The nominating committee has nominated incumbents for the board of directors.



Mr. Aaron Jewell has been a Cornerstone member for approximately 40 years. He currently serves as an audit manager with the Tennessee Comptroller of the Treasury in the Division of State Audit. Aaron has over 25 years of experience performing financial and compliance audits of a wide variety of state entities. He has a B.S. in Business Administration from Tennessee Technological University as well an M.S. in Computer Information Systems from Middle Tennessee State University. Aaron is a certified public accountant, a certified fraud examiner, and a certified government financial manager.

Mr. Andy Graham has been a Cornerstone member for over 10 years. He has worked in the financial services industry with wealth management clients since 1997, serving as Financial Advisor, Assistant Branch Manager and Branch Manager. He currently serves as Senior Vice President in the Private Wealth Management business unit of R.W. Baird in Nashville. Prior to his time in financial services Andy worked for 10 years in telecommunications and data networking design & sales. Andy holds a B.S. in Finance & Economics from the University of Tennessee, attended the Masters Program at the Brock School of Management at Samford University and is a graduate of the Securities Industry Institute at The Wharton School of the University of Pennsylvania.

Big News Coming in March. Stay Tuned!

Reaching your financial goals in 2026

At Cornerstone, we want our members to succeed and reach their financial goals. Our team is ready to discuss your finances with you anytime and what better time than now! Many people start the New Year off with one or more goals in mind to better themselves and their situations, but often "life happens" and it is difficult to stay on track. Join our trusted partner, GreenPath Financial Wellness for a webinar on "Options for Dealing With Debt" on January 14th, 2026, from 12-1:00 CST. Tune in to hear about different options that may propel you towards your goal.

To register for this webinar, simply scan the QR code.



Pay off Your Holiday Debt the Smart Way! Apply for a Home Equity Line of Credit

If your holiday shopping list took a toll on your wallet, don't look too far for relief. Our ShelterLine 85 Home Equity Line of Credit or HELOC, can consolidate high interest debt, pay down education expenses or get a head start on your home improvement projects! For a limited time, we are offering a terrific Introductory Rate of 6.25% APR* for 6 months! After that, your rate will revert to our current non-introductory rate, currently at 6.75% APR.

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 bankfcu.org to apply.

*APR=Annual Percentage Rate. The rates listed for this product are as low as stated. The rate is based on an evaluation of the applicant's credit. Total amount financed for home equity lines of credit is based on an evaluation of the applicant's credit, appraised value, and existing liens (LTV). Your rate and total amount financed may vary from the stated rate and maximum financing. Homeowner's insurance required. Introductory promotional rate available for accounts opened 1/1/2026-1/31/2026 and is subject to change and can end at any time without notice. After the introductory period, the APR is based on the US Prime Rate as published in the Wall Street Journal, plus a margin. The introductory rate will be in effect for the first 6 months after your account is opened, whether or not funds have been advanced from your account during that time. Thereafter, the rate, including the rate on any existing balance, will convert to the applicable Variable Rate. Maximum 18.00% APR. Some restrictions apply. Ask for details. NMLS #619380

A Return on Your Investment You Can Depend On

Start this new year by earning some well-deserved dividends on your savings. Our certificate rates are among the best in Middle Tennessee, and you can be sure to find one with a rate and term that suits your needs. No matter if you are looking for a high rate with a short term or somewhere to park your investment for a longer stint, we have you covered! We also have a great High Yield Savings Account if you are looking for a high rate with flexibility. Visit bankfcu.org for rate information or stop by any branch to open an account today.



Stay Alert – Don't be a Fraud Victim

When it comes to fraud and scams, you can always assume that if something is too good to be true, it probably is. Scammers will always look for vulnerabilities in their victims, so it's important that our members know certain things to look for to avoid future losses. Below is a list to help you identify a fraudster to ensure your information is safe.

- Never give out personal information to a caller or in a text message. This means your birthdate, social security number, username, password, or details on your account such as your account balance or descriptions of items that have been processed on your account. Cornerstone will NOT ask for this information if we call you. (However, if you call our Call Center, we will need information to identify you.)
- Do NOT answer unexpected calls that appear to be from Cornerstone Financial Credit Union. The scammers are "spoofing" our number and it looks like the call is from Cornerstone. Allow the call to go to voicemail. We will leave you a message regarding the reason for the call. ONLY call us back at 615-385-6866 during normal business hours. DO NOT call other numbers. Scammers like to call after normal business hours.
- No one is going to give you money. Scammers tell members that if you give them a small amount of money, they will reward you with a huge sum. There is no such thing as free money. If it seems too good to be true, it probably is!
- Use digital banking to set alerts on your account. The alert will text you letting you know a transaction has occurred on your account, the amount, and the type of transaction. DO this today! If you need help setting alerts, go to your local branch.
- Protect your account information. If you have workers in your home, keep all account information in a safe place and out of sight.
- If a situation seems odd, it probably is a scam. HANG the phone up! Block persistent callers.
- Scammers are smart and play on your emotions. If the call is long and they keep asking for information, hang up.

Always remember that if you are ever in doubt of any request, simply call us at (615)385-6866 and we can help you identify if your situation is legitimate.



**Holiday
Closures**

Martin Luther King Jr. Day
Monday, January 19th

President's Day
Monday, February 16th



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

Fairview (Now Open)
2332 Fairview 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 - 5:00 pm



**CORNERSTONE
FINANCIAL
CREDIT UNION**