



FOCUSED ON YOU

Fall 2017

Surprise! Triple Point Bonuses Coming



Get Your Card Now to Take Advantage

Tis the season for shopping and credit card bonuses and we have an offer that will surprise you! **On specified days during the months of November and December, we will be offering Triple Point Bonuses on purchases made with our Visa Platinum with CURewards!** Earning three times the amount of points will allow you to redeem your points three times as fast. Whether you're planning a vacation in the coming year or looking for an awesome cash back amount, you'll get there faster with our Visa Platinum.



shopping for the holiday season. Act soon to get your Visa Platinum in your wallet in order to take advantage of this rare bonus.

This special triple point bonus offer will be between November 23-27 and December 16-27* which is prime

Our Visa Platinum with CURewards card is the only card you will need for all of your purchases. With low rates, rewards such as merchandise and travel, and our highly popular cash-back option, you'll never want to use another credit card again! If you're a new cardholder, you can even transfer balances to our card at a very low rate of 1.90% APR** for 12 billing cycles and then pay as low as 9.65% APR after. Simply call (615) 385-6866 or (800) 342-2316, contact the office of your choice, or visit bankcfcu.org to apply online.

CORNERSTONE FINANCIAL CREDIT UNION

In this issue

- From the President's Desk
- 8th Annual Credit Unions for Kid's Golf Tournament
- CFCU Annual Meeting
- Finances at Your Fingertips

Holidays and closures

- Oct. 9th - Columbus Day
- Nov. 23rd & 24th - Thanksgiving
- Dec. 25th - Christmas Day
- Jan. 1st - New Year's Day



/BankwithCornerstone



cornerstonefinancialcu

BankCFCU.org

*Bonus offer not valid on cash advances. **Transfer rate good for balances from non-CFCU issued credit cards. 1.90% intro rate on balance transfers for 12 billing cycles, thereafter rates from 9.65%-18.00% APR variable based on credit worthiness.

From the President's Desk



Joe Spivey
President

We are, unfortunately, in a world today where fraudsters are continuously coming up with ways to profit from trusting, unsuspecting consumers.

Cornerstone

will strive to keep you informed of scams that we know and help you avoid being scammed. Below are descriptions of some of the more common frauds.

Debit card fraud continues to be a nuisance to consumers and a high cost for the financial community. Skimmers installed by fraudsters on ATM's and gas pumps are becoming more common in our local market. A skimmer is a device installed over the machine's card reader that captures sensitive card information. The fraudsters create a new plastic card with your information or they can use your card information to make online purchases. We recommend you pay close attention to these card

readers, even giving them a light tug to determine that they are indeed part of the machine. Occasionally we hear of devices installed inside gas pumps by fraudsters and, unfortunately, these are impossible to detect by anyone other than the gas pump owner.



Another popular fraud is an email scam. I receive scam emails on my computer almost daily. The fraudster is hoping the victim will click on a link that will either, attempt to trick you into giving confidential passwords or open a door into your computer to access your personal information. There are many types of email scams, most appearing authentic. If you are ever in doubt, contact the company

on your own to verify the authenticity of the email. Please always be very careful and vigilant against these email scams.

Check fraud is a lot different today than it was thirty years ago. The internet has given scammers a new venue. If you receive a check from someone you do not know (you sold something on the internet, you are paid to be a secret shopper, etc.) you should always allow the check to stay on deposit in your account for at least five business days to be sure the check is valid. Scammers usually ask you to send a portion of the funds back to them soon after receiving the check and before the check has time to come back to the credit union if it is not valid.

Thank you for being a member of the credit union family and please tell your friends, family, co-workers and neighbors about the benefits of being with Cornerstone. We are always Focused on YOU!

Credit Unions Raise Big Money for a Great Cause

Cornerstone once again partnered with area credit unions to sponsor the 8th Annual Credit Unions for Kids Golf Tournament to support the Children's Miracle Network and the Monroe Carell Jr. Children's Hospital at Vanderbilt. The event was a success with over \$40,000 raised bringing the eight-year total donation to more than \$250,000! We look forward to supporting this great cause next year to bring even greater awareness to the Children's Miracle Network.



Mark Your Calendar for the Annual Meeting March 2, 2018

Applications for Director Position Available

Cornerstone Financial Credit Union's Annual Meeting will be held Friday, March 2, 2018. At that time, members will have the opportunity to vote for candidates to fill two positions on the board of directors. A nominating committee has been established to consider members who would like to serve on the board. If you interested in serving, you may request qualifying information and an application from the Marketing Department at (615) 385-6888. Completed applications must be received no later than November 10, 2017. The nominating committee will select a slate of candidates by December 15, 2017.

Members may also qualify for the ballot by petition. A petition, along with qualifying information may also be obtained from the Marketing Department. Petitions must be completed and returned by January 26, 2018.

The Annual Meeting will be conducted as an open house at each credit union office. Members of the board of directors and staff will welcome members and be available for your comments or questions. Please visit the office most convenient for you and enjoy door prizes, giveaways and refreshments and cast your ballot in the election for board members.

Your vote is important, so plan to attend the Annual Meeting March 2, 2018.



Your Finances at Your Fingertips

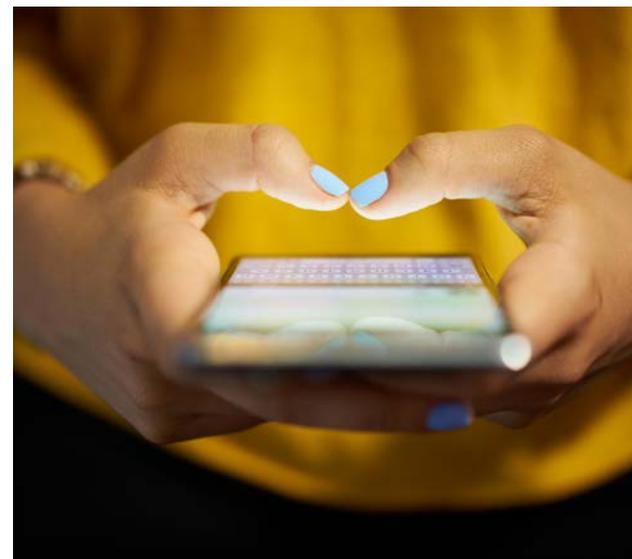
Mobile Banking Brings Your Branch to You

In today's hectic paced world, convenience means everything and since we cannot be on every corner of every street, we strive to do even more by being in the palm of your hand. With Mobile Banking and Remote Deposit, you have access to your accounts with a touch of your finger and can view and transfer your funds and deposit checks remotely with a simple picture. You can also view statements and pay bills.

We have also added some features within the product such as the ability to view all checks that processed and view a running current balance on

each transaction. And when you need cash, we can guide you to the closest ATMs anywhere your travels take you. Our convenient app even gives you the power to shut down your debit card anytime in the event it is lost or stolen which will give you piece of mind instantly.

At Cornerstone, we know convenience matters and we are happy to offer you even more ways to access your information! If you have any questions or would like to access your accounts through our



most convenient branch, please give us a call at (615) 385-6866 or visit our website for more information.

FOCUSED ON YOU

CORNERSTONE
FINANCIAL
CREDIT UNION



Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a Cornerstone member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at [LoveMyCreditUnion.org/SprintRewards](https://www.LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union Rewards® app.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



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

120 Fifth Avenue North

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

