



FOCUSED ON YOU

Summer 2017

7th Annual CFCU Scholarship Program

We are proud to announce that the 7th Annual Cornerstone Financial Credit Union Scholarship Program completed another successful year. We awarded \$25,000 in scholarships to rising seniors in Middle Tennessee including Samantha Havenstrite, our first \$5,000 winner!

Samantha recently graduated from Central Magnet High School in Rutherford County as Valedictorian. Her journey entailed tremendous determination as she worked three jobs and participated in community events, all while completing her senior thesis. Samantha also was crowned as Miss Tennessee Collegiate and will represent Tennessee at the Miss Collegiate America in Little Rock, Arkansas this summer. Samantha will continue her education at Southern Methodist University at the Cox Business School as a BBA Scholar. Although undecided on a specific major, her considerations are leaning towards a career in law.



Samantha Havenstrite receiving our first \$5,000 scholarship.

Samantha'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 Samantha and all of the winners of the scholarships for 2017!



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Holidays and closures

- July 4th - Independence Day
- Sept. 4th - Labor Day



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Spread the News Member Referral Offer

The next time you say "Cheese!" for your family or friend selfie, you could have 50 more reasons to smile! Through September 30, refer a friend, family member or co-worker to Cornerstone and when the person you referred opens a new savings and checking account, we'll deposit \$50 in your account and their account as well! There's no limit to how many people you can refer, so start making some extra cash! Visit our website to make your referrals today!

*Offer expires 9/30. No limit to number of referrals. New savings and checking required for referral bonus and must remain in good standing for 30 days.

Celebrate Teacher Appreciation Week Every Week

William Arthur Ward once said, "The mediocre teacher tells. The good teacher explains. The superior teacher demonstrates. The great teacher inspires." Think back to memorable teachers in your past or even your present and that last statement may describe them perfectly. The ability to inspire is something that not everyone has the ability to do, but it is a hallmark of the teaching profession.

Immediate gratification is not top of mind to most teachers. Instead, the long-term result is what is sought. Teachers who focus on the future are the ones who represent the cream rising to the top. It is easy to keep the focus on the short-term goals. Grades, test scores and even benchmarks that must be met as a teacher can sometimes be the driving force behind many in this



profession. And, of course, all of these are important, but what about the part that is not listed in the job description. The part of a teacher that never lets go of a student, long after they have left the friendly confines of the classroom. It is a teacher who looks beyond all of the short-term responsibilities and instead see the long-term possibilities. It is the yearning to see a student succeed and be able to rejoice in their accomplishments.

Very few professions allow the opportunity to be a part of someone's life. The teaching profession is one of those. How lucky teachers are to watch students' lives unfold before them. They revel in their victories and they comfort in their defeats. Only a

teacher knows a child nearly as well as a parent does. It is this knowledge that continues as the student learns and grows. To be a teacher means that you are not only helping kids learn, you serve as their guide in life.

We at Cornerstone thank the teachers who make the future a priority. Continue to tell, explain and demonstrate. But more than ever, continue to inspire. Thank you for guiding our youth.

Cornerstone Financial is proud to recognize teachers during Teacher Appreciation Week each May and every day.

Cornerstone Welcomes Two Branch Managers

Cornerstone would like to welcome Jennifer Leathers and Kristi Willems to our credit union family.



Jennifer Leathers has been hired as Branch Manager of Cornerstone Financial Credit Union's office located at 650 Highway 46 South in Dickson. Mrs. Leathers has

over 13 years of experience as a branch manager working with credit unions. Jennifer graduated with an Associate's Degree in Business Systems Technology from Tennessee College of Applied Technology. A native of Waverly, Tennessee, Jennifer

has volunteered with the United Way and United Cerebral Palsy Foundation. She currently resides in White Bluff with her husband, Floyd and son, Nathan.



Kristi Willems was recently hired as Branch Manager of our Hendersonville Branch located at 200 Indian Lake Blvd. Kristi relocated to Middle Tennessee

from Marco Island, Florida. She has an extensive banking background of 25 years, with 16 years working as a branch manager of several banks. Kristi graduated from

Western Oregon State University with a Bachelor's Degree in Business. She currently resides in Hendersonville, TN with her husband of 28 years. Kristi has served as a Board of Director for the Chamber of Commerce in her hometown in Florida, and volunteered with multiple community organizations for over 20 years. After moving to Middle Tennessee, and now working in Hendersonville, she is involved with the Hendersonville community, through the Chamber of Commerce and local Arts Council.

Please welcome our new branch managers into the Cornerstone Family!

All You Need in the Palm of Your Hand

Envision yourself scurrying out of the house to drop the kids off at school. In a mad rush, you realize you forgot your wallet but it is far too late to turn around. You have a list of things to do including paying bills, depositing a check at the bank and a shopping list that simply cannot wait. This is usually the time when panic sets in and you scramble to find the time to tackle a "to-do" list that seems impossible. On the other hand, is it?

With a simple thumbprint on your smartphone screen, your Cornerstone accounts appear before your eyes through the CFCU Mobile App. Those checks you needed to deposit are easily submitted through Remote Deposit Capture simply by taking a picture. You soon receive a call from

your kids in need of gas money. No worries, as the handy transfer tab instantaneously moves your money between your family's accounts. Moreover, what about that shopping? With new Tap to Pay technology, you do not even need your Cornerstone debit or credit card anymore. Simply tap your phone on the reader and your receipt appears on your screen.

With a smile you realize what seemed entirely impossible is now possible. With Cornerstone's Mobile Banking technology, we are helping make visions of the future a reality today with the tools for our members to handle all of their banking and



purchasing needs securely from the palm of their hand. To learn more about our Mobile Banking product and how it can simplify your life, visit our website at: <https://www.bankcfcu.org/bank/mobile-banking>.

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CORNERSTONE
FINANCIAL
CREDIT UNION



Keeping Pace With Your Lending Needs

Getting a loan for something you want is always a gratifying feeling, but we all realize there will be times in our lives when a loan is not only needed, but is life-changing. For over 60 years, Cornerstone has responded to the life changes our members face every day. For many, a loan can be the difference between living comfortably and feeling helpless when it comes to finances. No matter what the reason may be, we at Cornerstone are intent on providing our members with the products they need and at the rates they can afford. We take the time to understand your situation and find the correct solution that suits you. Whether it's a short term loan to help you get "over the hump" or a mortgage that provides you long term security, we're here to help.

- Get the new or used car you need with rates as low as 2.40% APR on new and 2.50% APR on used vehicles. Plus, for as limited time, you'll have 90 days before your first payment is due!*

- Start checking off that household repair list by utilizing equity in your

home or help pay for school. Our ShelterLine Home Equity Line of Credit offers rates as low as 3.50% APR.**

- Reward yourself on vacation this summer by using our VISA Platinum with CURewards. You'll everyday rates as low as 9.40% APR*, get rewards on all purchases and enjoy no foreign transaction fees. Call us today to ask about our special balance transfer offer!

These are just a few of the products that we offer and we can tailor a loan to fit your specific needs. Call, come by or visit us anytime to find and apply for the loan product you need. At Cornerstone we're focused on you and your lending needs!

*Rates subject to change. Depending on credit.
** Depending on your credit worthiness. Rates subject to change without notice. Rate disclosed based on up to 85% loan-to-value.
+ APR based on loan amount of \$25,000 with stated term. Your APR may differ depending on loan amount and term. Rate disclosed based on up to 85% loan-to-value."
**Maximum of 80% loan to value. * Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00%APR.



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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

