



FOCUSED ON YOU

Spring 2018

Get Your Child on the Right Path of Savings!

Every child needs a little help staying on the right path in life and Cornerstone can help you offer your child their first lesson in savings. Each April we promote Youth Financial Literacy Month to raise awareness of financial education for all ages. As part of the celebration, we're pleased to offer a special incentive for children up to age 13. Open your child a savings account with a deposit of at least \$25 and Cornerstone will add another \$25 to help promote savings. Plus, if your child is 11 or under, they'll become part of the Adventures in Savings program which offers rewards based on their savings levels each quarter with prizes and admissions to places such as the Zoo at Grassmere and Adventure Science Center. Come by any branch to get your child or grandchild on the right path of savings that will serve them for a lifetime!



*\$25 opening deposit match will be available for children 13 and under. Social security card 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.



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/BankwithCornerstone



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From the President's Desk



Joe Spivey
President

Serving the Underserved: A Mission of Cornerstone

Cornerstone is introducing a new checking account product for members who, for various reasons,

do not have a checking account. We are calling it **Fresh Start Checking**. As the name implies, it is an opportunity for those with previous checking account struggles to have a fresh start. We understand that sometimes things happen that cause you to be stretched financially. This can impact

your credit score and sometimes cause your checking account to be closed. This can create issues if your employer requires direct deposit of your paycheck and put you in danger by constantly carrying cash.

Our Fresh Start Checking will help members with their financial management. With direct deposit of your payroll, you will receive a Cornerstone debit card to carry out your daily purchasing and provide access to no-fee ATM's for that occasional cash need. Other features normally associated with regular checking accounts such as overdraft privilege would not be connected to Fresh Start Checking so that you do

not have to worry about spending money you do not have.

Another new product is **Advance Loan**. Sometimes you just cannot wait until payday; a car repair is needed, a pet needs to go to the vet, etc. This new product will allow you to take out a small short term loan to be paid back over a few months.

As always, thank you for being a member and please tell others about Cornerstone Financial Credit Union.

FREE \$50 Offer for Teen Checking Accounts

Cornerstone has the checking account and the tools to help teens become financially fit, and a special offer to get you started! For the months of May and June, we will be offering a \$50 bonus to young adults ages 14 to 18 who open a new checking account.

The free checking account at Cornerstone features free online banking, free mobile banking with Remote Deposit Capture, and the convenience of a no-fee debit card**. Our chip-enabled debit card provides convenience and makes it easy to make purchases, pay for gas, and access cash at over 30,000



An advantage of teens opening a checking account is having an account for direct deposit when they start their first job. It teaches them how to handle finances before they go to college, and parents can easily monitor the accounts by linking the teen's account information to their online and mobile accounts.

ATM locations as well as Tap-to-Pay Technology for retailers who accept it. And, for those teens who occasionally misplace their debit card, they can use the mobile app to disable their debit card until it is found!

Don't miss this limited time offer to receive \$50 for teens ages 14 to 18!

**\$3 statement fee for all members ages 18 and up. Waived with statements. Offer expires June 30.

Board Members Announced



Congratulations to **Dr. Julie Williams** and **Mr. Lelan Statom** who were elected to three-year terms by members who voted during the Annual Meeting on March 2, 2018. Thanks so much to all of our members who came out to exercise their rights as member-owners of Cornerstone Financial Credit Union.



Welcome Nashville General Hospital Credit Union Members!

We are pleased to announce that NGH Credit Union has merged with Cornerstone Financial Credit Union. This is an exciting opportunity for NGH Credit Union members to enjoy the

friendly, personalized service, and financially rewarding products that Cornerstone offers. We look forward to serving the needs of these new members. Welcome to the Cornerstone family!



Enjoy the Adventure Science Center at our FREE Family Night April 12, 2018


Enjoy the Adventure Science Center at Cornerstone's FREE Family Night on Thursday, April 12, from 5:30 p.m. to 8:00 p.m. This is a wonderful event we've hosted for several years, which provides a fun and educational way to spend an evening with your children and grandchildren.

Explore all the center has to offer, including natural exhibits of all types and the fabulous Space Wing! Also, you'll have the opportunity to explore space with a visit to the state-of-the-art planetarium and get a sneak peek at the new "Math Moves" exhibit sponsored by Cornerstone!

Bring this coupon to present at the Center entrance. It serves as your admission pass and enters your name in a drawing for door prizes. Our staff will be there to hand out

giveaways to the kids and answer any questions you may have.

Mark your calendar now for this FREE evening of family fun!



**ADVENTURE
SCIENCE
CENTER**

CFCU2018

Present this coupon at the Center entrance.

Member Name: _____

Number of Family Members Attending: _____

Home Phone: _____

Work Phone: _____



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

This exclusive cash rewards offer is our best one EVER! Now, as a Cornerstone member, you can earn \$100 cash reward for every new line you activate with 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**.
- Credit union members are eligible for **25% off accessories** with the Sprint Credit Union Member Cash Rewards program

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

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards
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!



*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Available for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.



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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

