



# FOCUSED ON YOU

Winter 2018

## Elderly Fraud is On The Rise Make Sure You and Your Loved Ones are Not Victims

Over the past several years, elderly fraud has seen a dramatic rise in incidents with some reports stating that 1 in 5 seniors find themselves the victim of fraud. Since many of these cases go unreported (some reports say for every 1 victim, 44 go unreported), it's safe to assume that this number could be much larger. And, as our senior population continues to increase, so do the cases of fraud. In fact, these cases result in losses of 36 billion annually!



### Why Senior Citizens?

Unfortunately, fraudsters prey on those who they envision as "easy" targets and who have considerable assets. So what characteristics do senior citizens exhibit that makes them a likely target?

- seniors have more money after years of hard work and investing
- typically, seniors are more trusting than others
- seniors are more willing to provide credentials and other personal information out of fear
- more prone to fall victim to fraudsters who prey on their civic responsibility

There are many types of fraud that target the elderly such as lottery, IRS and romance scams, but one that has seen a substantial increase is the grandparent scam. This scam attempts to persuade the victim that the scammer is the grandchild or that their grandchild is in trouble and money must be sent right away. We have included several common scams with their descriptions on our website at [bankcfcu.org](http://bankcfcu.org). We encourage everyone to become familiar with these scams and always verify the sender and their information before you give personal information or money. Make sure you or someone you know isn't a victim.



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### Holidays and closures

Tuesday, January 1  
New Year's Day

Monday, January 21  
Martin Luther King, Jr. Day

Monday, February 18  
Presidents' Day



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# From the President's Desk



**Joe Spivey**  
President

2019 is underway. This year has been flagged in the back of my mind for more than forty years. This is because it is the year I reach 65 years old. Thirty years ago common thoughts among everyone in the work force was that you would be able to retire if you desired when you reach 65 years old. Well, today there are many reasons retiring at age 65 is

not financially viable. For one thing congress changed the eligible age for full Social Security to 66. Also monthly living expenses and health care costs continue to climb. Another expense that I did not think through very well was the cost of college for my two boys who still have a few years to go before graduation.

Cornerstone Financial Credit Union is here to serve you as you plan your financial future, including your retirement years. If you need help in budgeting and managing debt, Cornerstone can work through

options with you. We also have Mick Anderson, a Certified Financial Planner, on staff to assist you in investment planning options. Please take advantage of all of our products and services. Thank you for choosing Cornerstone.

Best Wishes for 2019, make it your best year yet!

## Cornerstone Loses One of its Own Longtime Board Member Dr. Julie Williams Passes Away

The Cornerstone Financial Credit Union family lost one of its greatest proponents on October 8 when Dr. Julie Williams passed away. Dr. Williams served on our board of directors for 15 years and helped guide the credit union through years

of tremendous member growth and prosperity. She is recognizable to many in the Nashville community, especially in the educational field where she spent her entire career helping the students of Middle Tennessee. Dr. Williams was a

Cornerstone Financial Credit Union member for over 36 years. She was a terrific leader, community advocate and friend, and truly believed the credit union philosophy of people helping people. She will be deeply missed by everyone who knew her.



## Enjoy the Adventure Science Center at our FREE Family Night

Enjoy the Adventure Science Center at Cornerstone's FREE Family Night

on **Tuesday, April 2, 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.



Present this coupon at the Center entrance.

Member Name: \_\_\_\_\_

Number of Family Members Attending: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

CFCU2019

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!

# Plan Now to Attend Cornerstone's Annual Meeting

## Mark Your Calendar for March 1, 2019

As a member of Cornerstone Financial Credit Union, you're an owner too! The Annual Meeting is a great time to participate in your credit union and make a difference.

On Friday, March 1, 2019 Cornerstone Financial Credit Union will conduct its Annual Meeting 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 vote for the positions on the board of directors. Door prizes, giveaways, refreshments, and 2018 Annual Reports will be available at all locations.

### The Nominating Committee has Nominated Incumbents for the Board of Directors

The nominating committee has nominated incumbents Mr. Gary Cowan, Dr. Roberta Hill and Mr. Bob Turner for new terms on the board of directors.



**Mr. Gary Cowan** currently serves as Chairman of the Board and has served on the board since 2009 and on the credit committee

since 2005. A life-long educator, Mr. Cowan was involved on various levels in Metro Nashville Public Schools

for more than 40 years. Beginning his career as a teacher in English Language Arts and Drama, he later served as Coordinator of English Language Arts K-12 and as Executive Director of Instruction for middle schools. A graduate from Lipscomb University with a B.A. Degree, Mr. Cowan continued his education by receiving his Masters of Education at Middle Tennessee State University and his M.Ed+30 at Tennessee State University. Mr. Cowan received numerous honors and awards throughout his educational career and continues to serve as an active advocate for education in the state of Tennessee.



**Mr. Robert Turner** has served on the CFCU board of directors since 2016. A member since 1980, Mr. Turner retired after 17 years as

Chief Financial Officer of The Christie Cookie Company. He previously held similar positions including 14 years as CFO of Beaman Bottling Company. Mr. Turner has a Bachelor's degree in Accounting from Lipscomb University and an MBA from Abilene Christian University.



**Dr. Roberta Hill** has served on Cornerstone's Board since 2011 and has been a member for more than 43 years.

She is currently

the Human Resources Supervisor for Franklin Special School District and an adjunct instructor in the College of Education at Trevecca Nazarene University. She has been an educator for many years in the Detroit Public Schools, Metropolitan Nashville, and Franklin Special School serving as teacher, building administrator, and central office administrator. Dr. Hill received her B.S. in education from Eastern Michigan University, a Masters of Music at Wayne State University, and her Ed.D. from Trevecca Nazarene University.

*Happy New Year!*

*May the new year bring you happiness and prosperity.  
From all of us at Cornerstone Financial Credit Union.*





## Super Nice!

"Everyone was extremely welcoming and friendly as well as knowledgeable & quick to get me through the process! Literally the whole branch was super nice from start to finish!"

Catie  
Member Since October 2018

*Send us your story and spread the good news of Cornerstone!*

## Bring in the New Year with Sprint!

Cornerstone Financial Credit Union members get **\$100 per line in cash rewards** for every new line activated with Sprint® — and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

### Already a Sprint Customer?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

### Come on and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today!  
Visit [LoveMyCreditUnion.org/Happy](http://LoveMyCreditUnion.org/Happy) to learn more.



\*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.



### Hillsboro Village | Main Office

1701 21st Avenue South  
(615) 385-6866  
(800) 342-2316  
[BankCFCU.org](http://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

