

# Focused on You



## Cornerstone to Unveil Upgrades to Biggest Branch *New Online Banking and Bill Pay Coming*

Over the past year, we have been making several changes behind the scenes of our biggest branch, the Cornerstone website. Along with prominent additions such as mobile banking and remote deposit, we have added online account opening so members, family and friends can join online. And, just this past December, we added a mobile responsive site, which will identify the device you are using, such as a smartphone or a tablet, and adapt the look, feel and functionality of the site to your device.

This month, Cornerstone will be unveiling the biggest change yet to our electronic platform, a major upgrade to our Online Banking and Electronic Bill Paying products. We're excited to be able to offer several new tools that have been unavailable on the current system.



### New Website Features Add Convenience

- Prominent search feature which will assist in finding transactions much more easily
- Ability to add notes to purchase transactions that can help identify your spending
- Full customization of your viewing preferences, including drag-and-drop technology
- Enhanced alerts and reminder capabilities
- Ability to categorize transactions to see where you spend your money
- Ability to view ending ACH transactions and pre-authorization holds

By putting more focus on budgeting and customization, we're proud to be able to offer tools that can help simplify your spending and help identify areas where you can save money.

Over the next several months, you can expect some additional tools to save you time and resources. For updates on the January 14 conversion, please turn the page and visit the website to check your email address and other important settings.



*Have you signed up for Mobile Banking with Remote Deposit?*

# Focused on You

---

## What You Need to Know...

### *To Make the Upcoming Online Banking Conversion Easy for You*



As with any change, being aware of a few key items will make the process move smoothly - and all can be accomplished from the friendly confines of your laptop or tablet. Although most of the information from your current Online Banking will remain intact, such as your accounts, Bill Pay payments and payees (excludes eBills), there are a few items that you may want to take note of that will not be carried over to the new system. Below is a list of the items you will need to know before logging in for the first time after January 14, 2014.

#### **Online Banking**

**IMPORTANT:** *Be sure to verify that your current email address is correct in our current Online Banking. Temporary Passwords will be sent to the email on file the first time you register in the new service.*

- Members will no longer use their account number as their username. You will be required to pick a username of your choosing when signing in for the first time.
- When you enroll, you will be prompted to set up your Multi-Factor Authentication rules. These are the safeguards set up on the front end of Online Banking that keep your financial information from being accessed by unauthorized users. These will include picking a phrase and image that will be shown each time you log in.

- If you have any nicknames on your accounts, such as “My Vacation Fund,” you will need to make a note of these and reassign these accounts a nickname in the new system
- Scheduled transfers/transactions will need to be set up again. Please make a note of when the last payment was sent on each scheduled transaction so you do not duplicate any transfers.

#### **Bill Pay**

- Download or print your Bill Pay History before the conversion date if you would like to have this information in the future.
- If you set up eBills (bills that you receive electronically) on any of your Bill Pay accounts, you will need to set these up again in the new system.

---

## Business Accounts with a Personal Touch



Did you know that the credit union you rely on to serve your personal financial needs can also help your small business succeed? Whether your business is a one-person shop, an office of professionals, or a retail business, Cornerstone Financial will deliver the business banking services you need. We offer deposit products ranging from Savings, Checking, Certificates and Wealth Builder Accounts. We also offer the tools necessary to manage your accounts, such as access to your accounts through Online Banking. We even offer merchant services through our partners to give you credit and debit card processing capabilities.

#### **We make business loans, too.**

Managing the cash flow of a business takes extra resources at times. Cornerstone can provide the funding to keep your business going strong by offering Lines of Credit, Credit Cards, Vehicle Loans and Commercial Real Estate Loans. We also offer Rental Property Loans. Maximize your cash flow by keeping your rates and costs lower by financing through Cornerstone. Call us today at 615-385-6866 to see how we can help your business thrive!

---

## Goodbye Holidays, Hello Bills. *Two Ways to Consolidate Your Debt*

The holidays are finally over and it's usually time for you to sit back and relax. But, if you're like most of us, you may be wondering how to pay for all the high credit card balances and rising seasonal utility bills. Don't let these bills bring your joyous season to a screeching halt. Talk to our loan experts to see how we can consolidate your debts into one affordable payment with a low rate. We can help you make the correct decisions that will get you back on the right track.

One of the quickest options to handle all of those holiday bills is a

**Debt Consolidation Loan.** With rates starting as low as 5.90% APR\* with terms up to 60 months, it's the perfect way to wrap up your holiday bills into one easy-to-make low payment.

If you're a homeowner, you may want to consider our **Shelterline Home Equity Line of Credit.** Your home's equity could be the answer to mounting debt, home improvements and college expenses. With a rate of 3.75 % APR\* with low closing costs, easy terms and great tax advantages,\* you'll have the cash you need.

To see which product could best serve your needs or to apply, come see us, call (615)385-6866 or visit us online.



We have other options to reduce your debt, so please don't hesitate to contact us to see which one is right for you.

*Simply need answers?* We can give you the resources you need to make decisions in all matters financial.

\*Rate subject to change. Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00% APR. Consult your tax advisor. Stated rate is based on 80% financing. Terms and conditions apply.

You and your family are invited to Cornerstone's FREE Family Night on Tuesday, April 8, from 5:30 p.m. to 8:00 p.m. at the Adventure Science Center. This is a wonderful event we've hosted for several years, providing 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 new Wonders of the Universe exhibit in the Space Wing! Also, you'll have the opportunity to explore space with a visit to the state-of-the-art planetarium!

Present this coupon at the Center for admission and to be entered in the drawing for door prizes.

### Enjoy Our Free Family Night at the Adventure Science Center

**April 8 from 5:30 to 8:00 pm**

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

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

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

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

**CORNERSTONE FINANCIAL CREDIT UNION**



## 55th Annual Meeting Set for March 7, 2014

Please visit the office most convenient for you and participate in the election of the Board Members. Door prizes, giveaways, refreshments, and 2013 Annual Reports will be available at all locations. The Nominating Committee has nominated incumbents Mr. Danny Grant and Mrs. Lisa Batey for terms on the Board of Directors.



**Mr. Danny Grant** has served as a member of Cornerstone's board since 1999 and has been Chairman of the Board since 2012. Mr. Grant is the Chief Financial Officer for the Clarksville/Montgomery County

Schools System where he has been employed since 1995. He has a bachelor's degree in business administration from Austin Peay State University.



**Mrs. Lisa Batey** has served on Cornerstone's board since early 2013. She is currently the Director

of Employee Benefits at Middle Tennessee State University and has been with the University since 1990. Lisa received both her BBA and MBA from MTSU. She also teaches HR Management part-time for the MTSU College of Business.

## Credit Unions Work Together for Good



On November 5, Cornerstone Financial Credit Union, Electric Service Credit Union, and US Community Credit Union presented a check for \$31,373.18 from the 4th Annual Credit Unions for Kids Golf Classic to Monroe Carell Jr. Children's Hospital at Vanderbilt. The three Nashville credit unions have worked together the past four years, raising over \$86,000 for our local Children's Miracle Network hospital. This unique fundraiser shows how businesses can work together for a common purpose of helping those in need.

focused on service

### Hillsboro Village | Main Office

1701 21st Avenue South  
615.385.6866 | 800.342.2316

### Clarksville

2100 Trenton Road

### Dickson

650 Highway 46 South

### Franklin

120 Fifth Avenue North

### Hendersonville

200 Indian Lake Boulevard

### Murfreesboro

130 West Northfield Boulevard

[www.cornerstonefinancialcu.org](http://www.cornerstonefinancialcu.org)  
[info@cornerstonefinancialcu.org](mailto:info@cornerstonefinancialcu.org)

### Office Hours

Monday - Friday  
9:00 a.m. - 5:00 p.m.

### Drive-Through

Monday - Thursday  
8:30 a.m. - 5:00 p.m.  
Friday 8:30 a.m. - 6:00 p.m.

### Holiday Closings

MLK Day | January 20  
Presidents Day | February 17



[bankwithcornerstone.org](http://bankwithcornerstone.org)