



Celebrating 70 Years!

Spring 2025

Spring Forward With \$100 Cash Back! Special 0% APR* Balance Transfer Offer

Make 2025 the year when you get your finances on track. Credit card rates are the highest they have been in years, but Cornerstone can ease your financial burden with a special balance transfer offer. For a limited time, new cardholders can transfer higher rate balances for the first 60 days of account opening to our card at a rate of 0% APR* for 15 months. After that, your card still maintains a low variable rate (currently between 13.15% - 18.00% APR.) Plus there are no annual fees with our card!

Special Bonus Points Offer for Transfers!

You will also receive bonus CURewards points for your transfers, enough to redeem \$100 cash back almost instantly!

- Receive 10,000 Bonus Points when you transfer more than \$5,000
- Receive 5,000 Bonus Points when you transfer \$2,500-\$4,999

You can choose cash back and apply that to your credit card payment, deposit it into your checking account, or redeem points to purchase great merchandise. You can even save those points for future travel with no blackout dates.

Don't delay, apply online today at bankcfcu.org and enjoy 0% interest until Summer 2026!

Disclaimer

*Annual percentage rate. Terms and conditions apply. Balance transfer fee of 3% applies. Subject to credit approval for new cardholders. Interest rate is variable and subject to change. Maximum APR that can apply is 18.00%. Interest accrues from date of balance transfer. All balance transfers must be completed within 60 days of account opening in order to qualify for introductory rate and bonus points and are not valid for existing CFCU debts.

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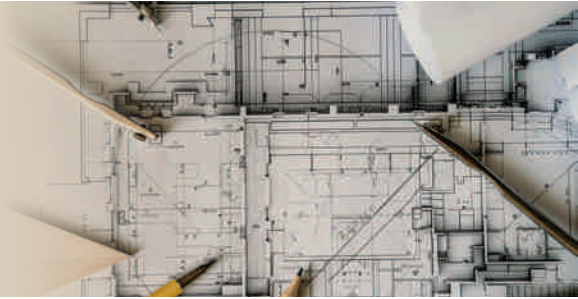
Buy Now, Pay Later has arrived at Cornerstone! Eligible members with checking accounts will have the opportunity to split payments into installments to make those large planned or unplanned purchases a little easier. No credit check or applications make this new option convenient when you need it NOW! Here's how it works:

1. Log in to Digital Banking and click "Buy Now, Pay Later" in the menu.
 2. Choose to Split Your Payments or Plan Your Purchase
 3. View and accept pre-qualified offers
 4. Receive funds in account in moments
- Visit our website for more information or call us at 615-385-6866.

Big News!

NEW LOCATION COMING SOON!

Cornerstone is expanding to better serve the community of Fairview with a new branch location. Look for future announcements of an estimated completion date at bankcfcu.org.



Control Your Finances

Utilize Card Controls in Digital Banking

Losing your debit card or suspecting fraudulent activities on your account can be a stressful situation. With Cornerstone's Digital Banking, you can activate multiple options through Card Controls to help keep you informed and your account safe from harm. Our card controls give you the power to stop suspected fraud in its tracks by disabling your debit card anytime and from any place. You can even set custom parameters to alert you when your card has a transaction or if it is used without your knowledge. Set alerts for transaction size, geographic transactions, and many other options.

To get started, register for Digital Banking by visiting our home page, click on login, then "Register" and follow the prompts to access your accounts. It's that simple. Once logged in, click on your checking account or use the menu to open card controls and set your custom parameters.



Enroll in Digital Banking today and take advantage of this fraud fighting tool and enjoy the many other convenient options that it provides. Soon, you can manage your finances from the palm of your hand.

Get to Know Your Credit Report

Why Not? It's Free!

April is Financial Literacy Month and the perfect time to look over your household and personal finances, including the big one: your credit report! The process is fast by requiring just a few pieces of personal information and well worth the time. Whether you are applying for credit cards or looking at larger, more involved loans like a mortgage or HELOC, it is important to know what is on those reports and not be surprised during the process! Most financial institutions deal with one reporting agency, although that can differ and why it's important to know what is on each report and that they are correct.

AnnualCreditReport.com is a centralized service for consumers to request free annual credit reports. It was created by the three nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This service is not to be confused with the companies who offer free credit reports in return for a monthly monitoring fee. Originally, everyone was entitled to one free credit report download every 12 months from each of the three credit reporting agencies, but now you can review them weekly for free online to help monitor and maintain your report's accuracy.



Time to Put That Equity to Good Use!

Apply for a Home Equity Line of Credit

With warmer weather coming, the timing is great to put your home's equity to work for you. With our ShelterLine Home Equity Line of Credit or HELOC, you can get started on those projects, consolidate high interest debt, pay down education expenses and more. With our competitive rates, now is the time to make the most of your money!

Did you know that Cornerstone also offers First Mortgages at competitive fixed rates with low closing costs? We offer a variety of flexible loan programs to meet your specific needs. Give us a call today to discuss your needs at 615-385-6898 or visit us online at bankcfcu.org to apply.

*Rates subject to change. Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00% APR.

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CORNERSTONE
70 FINANCIAL
CREDIT UNION

Our Checking Accounts Pay You Back

Earn \$300 in Rewards or More!

Kickstart your Spring with a choice of two new checking accounts that pay you back in more ways than one! Stream into rebates with our special Simply Streaming account or opt for our popular Rewards Checking that offers 5% cash back on purchases each month! Your rewards, your choice - the hardest part may be making the decision!

Simply Streaming Checking*

Earn up to \$25 in streaming rebates per month for 12 months* for transactions made through ACH or debit. Stream your favorite shows and music on services like Netflix, Amazon, Hulu, and more and be rewarded for it! Plus, multiple streaming transactions can be combined to meet the \$25 rebate!

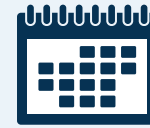
Rewards Checking**

Earn 5% Cash Back on debit card purchases each month on a minimum of \$300 to a maximum of \$500 spend for 12 months from account opening and earn 3% Cash Back for the next 12 months! Plus, save .25% discount off any NEW consumer loans** when using automatic payments from your Rewards Checking account!



*Limited time offers. Membership Requirements Apply. Offer available to members without a current checking account and only for one checking account per member. Digital Banking and e-statement enrollment required to receive streaming rebates. Streaming rebates apply after first full month after account opening. Rebates posted at the beginning of the following month for 12 months. Requires direct billing payment through approved streaming services. 3rd party billing will not receive rebates (i.e. Apple Pay). \$5 paper statement fee, waived with e-statement enrollment.

**No fee with direct deposit(s) that total \$1500 or more per month OR a \$2000 average daily balance, otherwise \$7 per month fee will be assessed. Account fee waived for 1st month statement. Cash Back Rewards begin on 1st full calendar month after account opening and post on the 1st day of following month when applicable. After initial 12 months, months 13- 24 will receive 3% cash back on same min/max thresholds. After 24 months, offer depends on current market conditions. New loan discount applicable to automatic payments only and does not apply to mortgage products, indirect loans, Buy Now, Pay Later loans, share and certificate secured loans and credit cards. \$5 paper statement fee, waived with e-statement enrollment.



Holiday Closures

Memorial Day
Monday, May 26th

Juneteenth
Thursday, June 19th

Independence Day
Friday, July 4th



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
102 Werthan Circle

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



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