



# People Helping People

Summer 2024

## Welcome Back To Camp Cornerstone!

**\$50 Bonus Deposit to  
Kid's Accounts**

You bring the S'mores to the campfire and we'll bring the match, a match for your money that is! Until September 30, open your child age 13 and under a savings account with a deposit of at least \$25 and Cornerstone will deposit \$50 to kickstart their outdoor activities. In addition, if your child is 11 or under, they will become part of the SuperSavers Rewards program that offers rewards based on their savings levels. Each quarter, they can earn prizes like ice cream and donuts and admissions to places such as the Zoo and the Adventure Science Center!

Come by any branch to get your child or grandchild on the path to good savings habits. And don't forget to sign up for our Camp Cornerstone Prize Pack to be given away to a few lucky young savers at the end of July, August and September!

\*\$50 bonus 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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# Teens Get \$50!

## Stream Your Way to Discounts With Our Pay Your Way Account!

**Our checking account for teens offers what every teen wants, streaming discounts!** Earn a discount on streaming services each month for your Spotify, Disney+ and Pandora accounts!\*

This free account\*\* features our Digital Banking, and the convenience of a no-fee debit card that provides convenience and makes it easy to make purchases, pay for gas, and access cash at over 30,000 ATM locations. Add to your mobile wallet for even greater flexibility in your everyday spending habits!

Here is an offer for teens that is simply too good to pass up! Until the end of September, young adults ages 13 to 19 who open a #PYW spend account with an opening deposit of \$25 will receive a \$50 bonus!



**Do not miss this limited time offer to receive \$50!**

\*Streaming discount limited to \$3 per month charged directly to streaming service, 3rd party streaming services do not qualify.

\*\*\$3 statement fee for all members aged 18 and above. Waived with statements.

## Drive Off With a Lower Payment and \$250 Cash Back! Save up to 2% on Refinancing Your Vehicle!

With prices going up on literally everything these days, it is important to save money where you can! When reviewing your budget, take a look at your existing auto loan and you may be surprised to find out you are paying more than you need to. Let's put some money back in your pocket by refinancing your loan here with us! We could lower your rate by as much as 2%!

**For a limited time, you can enjoy up to \$250 cash back when you refinance with Cornerstone! Plus, No Payment for 90 Days!**

Whether you're refinancing or purchasing, Cornerstone will defer your first payment for 90 days\*\*. You'll enjoy not having a payment due until Fall! And remember – with all our consumer loans, there's never an application fee plus, you can apply at your convenience. Simply call 615/385-6866 or 800/342-2316, stop by any branch or apply online or on your mobile device at bankcfcu.org.

\*Credit restrictions apply, and rates are subject to change. \*\* 90 day offer subject to credit and term restriction and limited, depending on approval. \$250 based on maximum amount of 1% cash back on vehicle loans of at least \$15,000 or more. 2% refinance offer good to current floor rate.

**We are proud to announce that the Annual Cornerstone Financial Credit Union Scholarship Program completed another successful year.**

We awarded \$5,000 scholarships to two high school seniors in Middle Tennessee, Alivia Haylett and Madeline Bennett.

To date, Cornerstone has awarded **\$350,000 to more than 300 young adults** entering college over the years. It's one more way we can contribute to our communities and assist our future generations. Congratulations to this year's winners and we wish them the best of luck in the future.



# Elder Fraud is on the Rise

## Tips to Help Protect Your Loved Ones

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
- seniors are 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, and Grandparent scams. We have included several of these with their descriptions on our website at [bankcfcu.org](http://bankcfcu.org). Become familiar with these scams and always verify the sender before you give personal information or money. If you believe someone you know has been a target of elder fraud, report the abuse to your local Adult Protective Services agency or the Federal Trade Commission. Make sure you or someone you know isn't a victim.

# Relax This Summer With A Lower Credit Card Payment

## 0%\* Introductory Balance and Cash Back!

Are you surrounded by high-rate balances threatening to sink your finances, we can help! Our Visa Platinum gives you the protection you need. For a limited time, new cardholders can transfer higher rate balances to our card at a rate of 0% APR for 15 months for the first 60 days of account opening. After that, your card still maintains a low variable rate (currently 13.90% - 18.00% APR based on your credit). Plus, there are no annual fees with our card!



## Plus, Earn Up To \$100 Cash Back on Transfers!

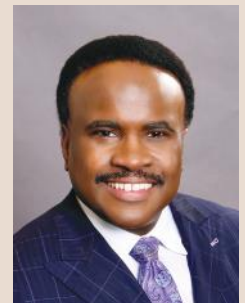
- Receive 10,000 Bonus Points when you transfer more than \$5,000
- Receive 5,000 Bonus Points when you transfer \$2,500-\$4,999

You can choose cash back and apply that to your credit card payment, deposit it into your checking account, or donate it to charity or redeem points to purchase great merchandise. You can even save those points for future travel.

Let Cornerstone guide you to safer waters with a low interest rate, bonus points and flexible point redemption options. Apply online today at [bankcfcu.org](http://bankcfcu.org).

\*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.

**Congratulations to Karen Clabough and Lelan Statom who were elected to the board of directors for three-year terms by members who voted during the Annual Meeting Cookout on March 29, 2024. Thanks so much to all of our members who came out to exercise their rights as member-owners of Cornerstone Financial Credit Union and to enjoy some great food and comradery.**





## Your Best Source of Cash Could Be Closer Than You Think

Before you break into your savings, have you considered a home equity loan? Whether you are trying to consolidate your debt, upgrade your home or pay school expenses, a Home Equity Line of Credit (HELOC) provides you with the necessary infusion of cash to ease your mind. Plus, you will have a payment you can afford with quick application turnarounds to make sure your needs are met in a timely manner.

- Low variable rates\*
- Interest only payments
- Great tax advantages\*
- Easy terms
- No closing costs on Home Equity Lines\*\*

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.

\*Annual percentage rate may vary. The maximum annual percentage rate that may be imposed is 18.00%APR. Consult your tax advisor.

\*\*Closing costs waived if account open for over 3 years.



### Holiday Closures

**Independence Day**  
Thursday, July 4th

**Labor Day**  
Monday, September 2

**Columbus Day**  
Monday, October 14



#### 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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