



FOCUSED ON YOU

Winter 2023

Warm Up to a 0%* Balance Transfer Offer in 2023!

Cash Back Rewards!

The statements are rolling in and if you feel like the joy of the holiday season has been replaced with the cold reality of high rate balances, let us help get your new year started off right with our Visa Platinum. For a limited time, new cardholders can transfer higher rate balances to our card at 0% APR for 18 months for the first 60 days after account opening. After that, your card still maintains a low variable rate (currently between 10.90% APR - 18.00% APR) **Plus there are no annual fees with our card!**

You will also receive bonus Rewards points for your transfers, enough to start redeeming quickly!

Bonus Points for 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**

* 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.

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 with no blackout dates.

Let our Visa Platinum be at the top of your wallet through 2023 with a low interest rate, bonus points and flexible point redemption options. Apply online today at bankcfcu.org.



Set 'Em and Forget 'Em

4 Financial Resolutions You Can Accomplish Now

New Year's resolutions are a mixed bag for many of us. On the one hand: personal betterment! On the other hand: methodical auditing of our refrigerator, checking account, and various vices. On the cusp of a fresh calendar year, we feel compelled to immediately transform our lives, but—as is the case with most good things—change takes time. This is especially true when it comes to financial goals. And in the aftermath of steep holiday spending, our goalposts can feel...far away.

If you want a few financial resolutions that you can achieve early into the new year (because who doesn't love an easy to-do list??) here are some suggestions.

Automate Your Savings.

Life is expensive! Especially when you have your sights set on a vacation, home renovation, or even the creation of an Emergency Fund (which 26% of Americans report not having at all). Setting aside savings is a crucial step towards your financial health. There are multiple pathways to save, from automating contributions to an investment portfolio to setting up an automatic direct deposit that funnels a percentage of your paycheck into a designated savings account. Then try not to touch it.

Enroll in a 401(k).

Speaking of savings...if your employer does not automatically enroll you in a 401(k) plan, you can sign up yourself. Unlike some company benefits (like flexible spending accounts or insurance enrollments that have deadlines), you can enroll in a 401(k) plan anytime during the year. So why not now? The sooner you can begin growing your retirement savings, the better. What you contribute is up to you, and many employers will match your contributions up to a certain percentage. If you earn income but don't receive employer benefits, you can open a Traditional or Roth IRA as an alternative.

Trim subscriptions.

The average American underestimates their monthly subscriptions costs by \$133 according to a 2022 survey conducted by C+R Research. People estimated they spent about \$86 per month when in fact, they were spending about \$219 per month. The start of a new year is a good time to take inventory of your streaming networks, music subscriptions, smartphone apps, club memberships, or any other miscellaneous expenses that might be drawing away from your overall savings goals.



Check your credit report.

You can get a free report once a year from each of the three major consumer reporting companies (Equifax, Experian, and TransUnion.) This allows you to resolve errors or instances of identity theft—red flags you do not want creditors looking at when they are evaluating your application for loans and credit cards. With the exception of Experian, you will have to pay a fee if you want to see your credit score.

Resolved to Help.

Need a little nudge when it comes to keeping your financial resolutions? Our partner GreenPath provides caring Financial Wellness Experts to assist in starting your year strong! GreenPath works with thousands of people each month to pay off debt, improve credit and lead a financially healthy life. Ring in the New Year...and then give them a ring! The call is free and confidential.

This article is shared by our partners at GreenPath Financial Wellness, a trusted national non-profit.



Apply for the 13th Annual Cornerstone Financial Credit Union Scholarship

At Cornerstone, we believe there's no better way to show our continued support for education than to sponsor a scholarship program. Hundreds of Middle Tennessee students have received scholarships totaling over \$300,000 and we're ready to help more seniors kickstart their dreams with financial help.

College-bound high-school seniors from public, private or home-schooled with a 3.0 GPA or better in Davidson, Dickson, Montgomery, Sumner and Williamson counties are eligible to participate. Plus, if you are a Tennessee resident AND you or your parent or guardian is a Cornerstone member, if you meet the other eligibility requirements, you may also apply.

Application is Open!

For information on the scholarship or to apply, please do the following:

1. Go to <https://aim.applyists.net> and login (or create an account if new)
2. Enter the program key "Cornerstone" to access our program.
3. Start a new application for the 2023-24 year

Scholarship deadline is March 15, 2023 so apply today!



Earn Up to \$200* on a New Checking Account!

Get Rewarded for Spending

We have a special offer that will make other checking accounts pale in comparison. A checking account that pays you back when you spend! For a limited time, we'll reward you when you choose Cornerstone for your checking account needs.

Open a new Checking account and receive an immediate \$50 Bonus. Then, for the next 3 months, earn a \$50 bonus each month you spend at least \$500 on your new Cornerstone debit card. Use this for your online shopping and everyday purchases to put up to \$150 back in your pocket. That's a total of \$200 in bonuses you can make just for using your card!

A Cornerstone Checking Account provides:

- Depositing checks with your mobile phone
- Apple Pay™, Samsung Pay™ and Android Pay™ – tap and pay
- Over 30,000 ATMs with fee-free withdrawals

Hurry, this offer will not be around for long!

* Limited time offer. Membership Requirements Apply. Offer available to members without a current checking account and only for one checking account per member. ACH, ATM, and cashback transactions excluded from \$500 minimum spend.

Exclusive Member Discounts - Just for you!

We are happy to bring you member discounts on tax prep solutions this tax season!

Members can save up to \$15 on federal products. PLUS, TurboTax if you scan the QR code below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to win \$10,000.

New H&R Block clients save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).

Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org today!



Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

FOCUSSED ON YOU

**CORNERSTONE
FINANCIAL
CREDIT UNION**



Annual Meeting March 3, 2023

Plan Now To Attend Cornerstone's Annual Meeting

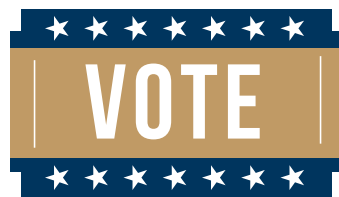
The Nominating Committee has Nominated Incumbents for the Board of Directors.

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

On Friday, March 3, 2023 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 on March 3 or vote online for the positions on the board of directors. Door prizes, giveaways, refreshments, and 2022 Annual Reports will be available at all locations.



Mr. Joey Macourek began his career in public accounting. He worked as an auditor for both BKD

(now FORVIS) and LBMC, PC. Subsequently, Joey served as the Director of Finance for Loftis Steel & Aluminum, a Nashville-based metal fabrication company. He is now a Portfolio Finance Manager at LFM Capital, a Nashville-based private equity firm investing in manufacturing companies in the U.S. and Canada. Joey is a Tennessee licensed CPA and holds a B.A. in Accounting from Belmont University. Joey is also an active member of his community and serves on the board of Cornerstone Financial Credit Union and Nashville Angels, an organization serving children and youth in the foster care system.



Mr. Aaron Jewell has been a Cornerstone member for over 30 years. He currently serves as an

audit manager with the Tennessee Comptroller of the Treasury in the Division of State Audit. Aaron has over 20 years of experience performing financial and compliance audits of a wide variety of state entities. He has a B.S. in Business Administration from Tennessee Technological University as well as an M.S. in Computer Information Systems from Middle Tennessee State University. Aaron is a certified public accountant, a certified fraud examiner, and a certified government financial manager.



Holiday Closures

MLK Day
January 16th

President's Day
February 20th



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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