



FOCUSED ON YOU

Winter 2021

From the President's Desk



Joe Spivey
President

Thank You Cornerstone

In September 1986, I left the commercial banking world and joined, what was then, Educators Credit Union as its' Contoller. Soon after arriving I remember thinking "this is the way that banking everywhere should be". Now, thirty-four years and four months later I am retiring having served as your President in recent years.

Cornerstone has, and always have had, wonderful members, board and committee leaders, and employees. I count myself extremely lucky to have been a part of this community.

Cornerstone is well prepared for the future. I am very pleased to announce that our current Executive Vice President, Mrs. Donna Young, will be your new President this January. Mrs. Young also has a long career at Cornerstone, serving in

several roles over the past thirty years.

This year, 2020, has been challenging, with unusual events dominating public attention; the Covid-19 concerns, the political bickering and the social issues. As history attests, people are resilient and will emerge from these challenges stronger and better citizens. Cornerstone is resilient also and will always be here for its members.

I am transitioning into strictly the member side of the credit union world. I will have to admit I will be one of those that visits our credit union offices to do my business even though I could have handled it online, just because I want to visit my extended family. Thank you, friends, for everything.

Sincerely yours, Joe



*Happy
retirement,
Joe!*

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Mr. Bob Turner Retires from Board of Directors



Mr. Bob Turner retired from the Cornerstone Board of Directors at the end of 2020. Mr. Turner served on our Board for almost 5 years, currently serving as Second Chairman. During his years of service, he brought to this organization board/member insight, and a valuable corporate background

that greatly assisted in the direction of the credit union. We will miss his leadership and strong belief in the value of credit unions.

On behalf of our members, management, and staff we wish to convey our deep appreciation to Mr. Turner for his years of volunteer service to Cornerstone Financial Credit Union.

Welcome Mrs. Kimberly Silvus to the Board of Directors



We're excited to announce our newest board member, **Kimberly Silvus**. Mrs. Silvus has been a Cornerstone Financial Credit Union member for over 20 years. She has been a licensed attorney since 2005. She is currently a Member of Wiseman Ashworth Law Group where she has practiced since 2010. She has a

B.A. in Foreign Languages from Austin Peay State University, a M.A. in International Boundaries from the University of Durham in Durham, England, and a J.D. from the University of Georgia. We look forward to Mrs. Silvus representing all of you, our members.

The New Year's Resolution - Consolidate Your Debt!

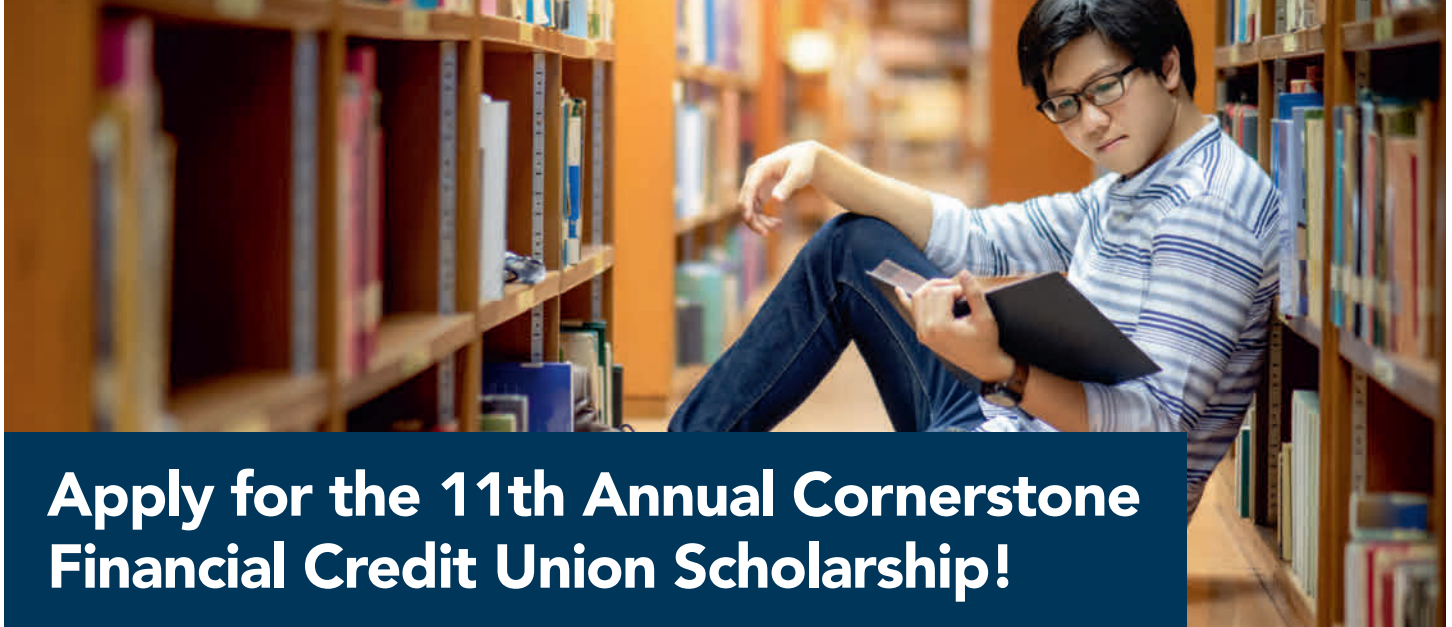


The holidays are finally over and it's usually time for you to sit back and relax. But, if you're like most of us, you may be wondering how to pay for all the high credit card balances and rising seasonal utility bills. Don't let these bills bring your joyous season to a screeching halt. Find the right plan that works to reduce your debt such as our Debt Consolidation Loan, our Home Equity Line of Credit or our great balance transfer offer on our Visa Platinum Credit Card.

If your financial situation could use some help during these difficult times, our members have access to powerful tools and resources designed to help you pay off debt, reduce stress, and put you back in control of your financial future. We partner with GreenPath, a credit and financial counseling company that offers services and information free to Cornerstone members.

This year resolve to consolidate your debt!





Apply for the 11th 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. Over the past ten years, hundreds of Middle Tennessee students have received \$5000 and \$1000 scholarships and we're ready to help more.

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. Or, if you are a Tennessee resident and you or your parent or guardian is a Cornerstone member, and 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 your program in particular
3. Start a **new** application for the 2021-22 year

Scholarship deadline is March 12, so apply today!

Acts of Kindness

As we enter the new year and say goodbye to 2020, it is helpful to remember that a random act of kindness, no matter how small, can make a tremendous impact on someone else's life. Cornerstone has been proud to make a difference in our communities by donating time, resources and sometimes just a simple helping hand. Whether it be staff assisting with tornado relief or distribution of gift cards to our frontline essential workers, we continue to search for opportunities to promote kindness in the areas we serve.

In the last few months we have been able to exemplify the credit union philosophy of "People Helping People" on many fronts. Our staff collected more



than \$2500 in November to help more than a dozen local charities supply food for the Thanksgiving holiday and we followed that initiative with our corporate sponsorship of the Second Harvest Food Bank Penny Drive to end off the year. Both opportunities allowed us to help those families in Middle Tennessee that do not have enough to eat. We also adopted families for Christmas in our branch areas, such as our Pencil Partner Harris Hillman Special Education School, by donating and purchasing goods to make their holidays just a little brighter. We're proud of our employees and members for always rising to the occasion of delivering "Acts of Kindness" and we thank all of you for helping 2020 become just a little bit brighter.

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Annual Meeting March 5, 2021

Plan Now to Attend Cornerstone's Annual Meeting

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 5, 2021 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 2020 Annual Reports will be available at all locations.

Nominating Committee has Nominated Incumbents

The Nominating Committee has nominated incumbents Ms. Karen Clabough and Mr. Lelan Statom for new terms on the board of directors.



Ms. Karen Clabough has served as a member of the board since 2019 and currently serves as Secretary. She has worked

in the financial services industry since 2005, serving in various roles, including marketing, member

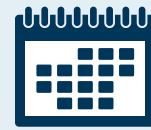
services, implementation & training, and operations. She currently serves as Vice President of Project Management for Volunteer Corporate in Nashville.

Karen holds a B.A. in Journalism from the University of Mississippi and an M.B.A. from The University of Memphis. She is also an Accredited ACH Professional and holds a certificate in project management from Villanova University. Karen has been a Cornerstone member for over 22 years.



Mr. Lelan Statom has served as a member of the board since 2007 and currently serves as 1st Chairman.

He has received several awards and honors during his 21 years as meteorologist at News Channel 5 including an Emmy nomination and being named one of Nashville's top weather anchors by readers' polls in The Tennessean and the Nashville Scene. An active member of the community, Mr. Statom can be seen regularly volunteering his time on various projects and visiting schools throughout middle Tennessee. He holds a Bachelor's Degree from the University of Tennessee and a Certificate of Broadcast Meteorology from Mississippi State University. Mr. Statom has been a credit union member for over 21 years.



Holidays & Closures

New Year
January 1st

Martin Luther King Jr. Day
January 18th

Presidents Day
February 15th



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