



OUR CORNER

JULY 2024

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NEED A MORTGAGE? CCF OFFERS \$1,000 CLOSING COST CREDIT



WHEN BUYING A HOME, EVERY DOLLAR COUNTS.

Cornerstone wants to give you \$1,000 toward the purchase of your next home¹. Apply today to receive a pre-approval, so you're ready to make a move when you've found "the one".

Have questions before you dive into the home buying process? We're here to help whether it's your first time buying a home or your 10th time!



(800) 777-6728

Chat live at [CCFinancial.com](https://www.ccfinc.com)

Start a conversation in mobile or online banking

HOME SWEET LOAN: WHICH HOME EQUITY LOAN IS RIGHT FOR YOU?

Upgrade your home using a home equity loan from CCF. Or, use the funds for a vacation, dream wedding or even college tuition. Cornerstone offers two kinds of home equity loans:



FIXED-RATE HOME EQUITY LOAN

This loan provides you with a predetermined amount of cash, which you repay at a fixed interest rate. The fixed-rate home equity loan² works well when you know the exact amount you need and require the full amount up front. These loans offer low, competitive interest rates and flexible terms.



HOME EQUITY LINE OF CREDIT (HELOC)

A HELOC³ sets a limit on how much you can borrow, and you can borrow as little or as much of that limit as you need over a period of 5 years. It's a good option when you need money over a longer time period (such as four years of college), or you're not sure of the total amount you'll need (such as for a large renovation project). Draw funds as needed for up to 5 years, with a 10-year repayment period.

- Only pay interest on what you use
- Competitive variable interest rate
- Reuse as needed without reapplying
- Low, competitive interest rates

Questions? Connect with the Member Contact Center or, if you're ready to get started, log in and apply right through your mobile banking app.

MAKE THE MOST OF YOUR SUMMER

As the credit union in your corner, we want you to make the most of your relationship with us! Here are four great ways to use the financial tools and accounts at Cornerstone to make this the best summer yet and put extra dollars in your pocket.



#1 FUND YOUR SUMMER FUN WITH A SUMMER LOAN

Whether you use it to tackle a home DIY project, consolidate credit card debt, take a vacation, or hit the highway for a summer road trip, CCF can add some extra cash to your pockets this season. Find out more at [CCFinancial.com/summerloan](https://www.ccfinc.com/summerloan).

- 60 days, no pay⁴
- Rates as low as 9.99% APR⁴
- Flexible payback terms
- Loan amounts up to \$5,000

#2 EARN \$50 EVERY TIME YOU REFER A FRIEND TO CCF

Refer friends to Cornerstone directly through mobile banking, text message, email or your favorite social media site! And, the best part is you **BOTH earn \$50⁵** when they become a member and qualify for their referral reward. Refer your friends and earn unlimited rewards⁵ when they open and use a new Rewards Checking account, Money Market account, or loan.

There are no limits on rewards, so you can earn \$50 for each qualifying referral. Once the new member qualifies, a \$50 Visa gift card will be sent your way automatically. Visit [CCFinancial.com/refer](https://www.ccfinc.com/refer) to register and start making referrals with your personal referral link, then share your link via text message, email or on social media.



#3 BALANCE TRANSFER TO YOUR VISA PLATINUM

Put your CCF Visa[®] Platinum's low rate to work for you by transferring the balances from other high-interest cards. Unlike other cards, CCF's Visa[®] Platinum has **no balance transfer fee**, which could save you hundreds of dollars in addition to saving money every month on interest. Find out more at [CCFinancial.com/visa](https://www.ccfinc.com/visa).

Don't have a Visa[®] Platinum yet? What are you waiting for!?! Visa[®] Platinum holders enjoy these exclusive benefits:

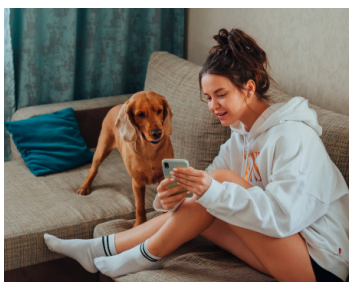
- No cash advance fee
- No annual fee
- No balance transfer fee
- Low rates 10.0%-14.88% APR⁶



#4 ADD ROUND-UP REWARDS

The key to effortless savings is adding Round-Up Rewards to your CCF checking account. Round-up Rewards rounds your debit card purchases up to the nearest dollar and saves the difference.

CCF matches 25%⁷ in the first month, and another 5%⁷ every month after that. Find out more and calculate your savings at [CCFinancial.com/roundup](https://www.ccfinc.com/roundup).



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KASSAB'S CORNER

VTMS ARE HERE!

VTMs are available at Auburn Hills, Sterling Heights, Perrysburg and Clinton Township branches, with plans for installation at all Cornerstone branches by the end of 2024. Visit one of the branches above to give them a try.

You can use the VTM for self-service, or push the button to be instantly connected with a Cornerstone teller to help you complete your transaction. VTMs are convenient and easy-to-use, helping you accomplish your banking faster.



SAVE WITH COMPETITIVE CERTIFICATES

Your deposits are safe, sound and secure at Cornerstone, and we're offering two great CD specials - 5.05% APY⁸ for 7 months and 4.85% APY⁸ for 13 months. CDs are safe investments offering peace of mind in an uncertain market. Open a CD with just \$1,000 and watch your savings grow.

CORNERSTONE IN THE COMMUNITY

Community is our middle name, and our team members have already donated more than 300 hours of volunteer efforts in 2024. When you bank with Cornerstone, you're a part of giving back to the cities we call home.

Whether it's helping those with special needs play baseball with Miracle League, cleaning up our community parks, raising funds for Cystic Fibrosis research, or wrapping gifts for children's hospitals - Cornerstone is always the credit union in your community corner!



Heidi

Heidi Kassab
President & CEO



YOUR LOAN IS IN YOUR PHONE: CHECK PERSONALIZED OFFERS

THE FUNDS YOU NEED ARE CLOSER THAN YOU THINK

Make sure you don't miss out on exclusive offers by checking your **Personalized Offers**. You can view and accept your offers anytime right from your phone or laptop by selecting "Personalized Offers" from the main menu in mobile or online banking.



NEW & USED AUTO LOANS

Is it time to upgrade your ride? New, used or refinanced, enjoy 90 days with no payments⁹ in addition to a competitive rate and flexible terms.



PERSONAL LOANS

Give your budget some breathing room with a personal loan from Cornerstone. Enjoy the peace of mind of 60 days¹⁰ without a loan payment.



VISA CREDIT CARDS

This everyday low-rate card is the perfect addition to your wallet, featuring no cash advance fee, no balance transfer fee and no annual fee¹¹.



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BRANCH LOCATIONS

Auburn Hills Branch Headquarters

2955 University Dr.
Auburn Hills, MI 48326

Center Line Branch

7291 Bernice Rd.
Center Line, MI 48015

Clinton Township Branch

16673 15 Mile Rd.
Clinton Twp, MI 48035

Perrysburg Branch

28543 Oregon Rd.
Perrysburg, OH 43551

Royal Oak Branch

30606 Woodward Ave.
Royal Oak, MI 48073

Sterling Heights Branch

44911 Mound Rd.
Sterling Heights, MI 48314

Toledo Branch

4400 Heatherdowns Blvd.
Suite 1
Toledo, OH 43614

Troy Branch

1785 Rochester Rd.
Troy, MI 48083

(800) 777-6728

CCFinancial.com



Cornerstone
Community Financial



/CCFCreditUnion



@CCFCreditUnion

HOLIDAY CLOSINGS

INDEPENDENCE DAY

Thursday, July 4th



the credit union in your corner

Federally insured by
NCUA



CHECK YOUR CREDIT SCORE EVERY MONTH



MONITOR YOUR SCORE WITHIN MOBILE & ONLINE BANKING

From the main menu in mobile or online banking, select **Personalized Offers** to see your updated credit score at any time. It's a good financial habit to check your score each month.

UPDATED SERVICE CHARGES

Cornerstone's service charges have been updated and are effective August 15, 2024. View updated service charges at CCFinancial.com/servicecharges.

- Foreign Check Fee - \$6.00
- Coin Machine Fee
 - 10% Non-Member
 - 5% Business and General Membership
 - 0% Youth Accounts
- Monthly Paper Statement Fee - Changing from \$2.00 per month to \$3.00 per month
- Statement Paper Copy Fee - Changing from \$2.00 per page to \$3.00 per page
- Escheat Fee - Changing from \$50.00 to \$75.00

DISCLOSURES

1: \$1,000 MORTGAGE OFFER - \$1,000 closing cost credit does not apply to adjustable-rate mortgages. Closing cost credit cannot exceed amount of closing costs. Manufactured homes not eligible. Additional restrictions or conditions may apply. Offer may be changed or discontinued at anytime.

2: HOME EQUITY LOANS - Subject to approval based on overall creditworthiness factors and satisfactory collateral. Collateral must be a one to four family residence that is owner occupied, not titled in a trust, located in Michigan or Ohio, and comply with CCFCU insurance requirements. LTV may not exceed 100%. Manufactured homes not eligible. Other conditions and restrictions may apply.

3: HOME EQUITY LINE OF CREDIT - APR as low as 8.50%. Actual rate offered based on overall creditworthiness factors and LTV. Rate is variable and subject to change. Maximum rate is 25%.

4: SUMMER LOAN - Approval and actual rate offered based on overall creditworthiness factors. First payment may be deferred up to 60 days after the loan is funded. Interest continues to accrue during the payment deferral. Loan product may be changed or discontinued at any time. Rate current as of 7/1/2024.

5: REFERRAL REWARDS - To receive a referral reward payout, the new member must choose one of the accounts/loans offered and complete the qualifying actions for that account. CCF's refer a friend referral campaign is valid until further notice and is subject to change or be discontinued at any time. There is no limit to the number of referrals for which a member can be paid. Reward payments, as applicable, will be reported to the IRS as required by law. The recipient is responsible for any taxes due. Credit union membership requires a share savings account with a \$10 minimum deposit. CCF employees and board members are not eligible for referral rewards. Other restrictions may apply. Offer may be changed or discontinued at any time.

ReferLive is a trademark of CustomerStream, LLC.

6: VISA PLATINUM - Rates accurate as of 7/1/2024. Approval and actual rate offered based on overall creditworthiness factors. Foreign transaction fee is 1% of each transaction in U.S. dollars.

7: ROUND-UP REWARDS - *Upon enrollment, we will round up your CCF Debit card purchases to the nearest dollar and transfer the difference from your checking account to your Round-Up Rewards savings account. Purchases completed by entering a PIN are not eligible for the Round-Up transfer. To receive the credit union match the account must be enrolled in eStatements. The match amount will be credited to the Round-Up Rewards savings account at the end of each calendar quarter, not to exceed \$200.00 per calendar year. Accounts that are closed prior to the match deposit will not receive that quarter's match deposit. There are no minimum deposit requirements to open a Round-Up Rewards share account. Subject to change at any time. Not available for use with Business Checking accounts.

8: CD - APY is Annual Percentage Yield. APY accurate as of 7/1/2024. Minimum to earn APY is \$1,000.00. Funds must be new money not already on deposit with CCFCU or have been deposited via cash, check, ACH, or wire transfer to CCFCU within five days prior to the CD being opened. A penalty will be imposed for early withdrawals. Fees could reduce earnings on the account. Maximum CD amount is \$350,000. Product may be modified or discontinued at any time.

9: 90 DAYS NO PAY LOANS - Subject to approval based on overall creditworthiness factors and satisfactory collateral. First payment may be deferred for up to 90 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply. Auto loans currently financed with CCF are not eligible for the 90 days no payment offer. Feature may be changed or discontinued at any time.

10: 60 DAYS NO PAY LOANS - Subject to approval based on overall creditworthiness factors. First payment may be deferred for up to 60 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply. Feature may be changed or discontinued at any time.

11: VISA - Subject to approval based on overall creditworthiness factors. APR from 10%-14.88% based on creditworthiness. Rates accurate as of 7-1-2024. Foreign transaction fee is 1% of transaction in U.S. dollars.