



OUR CORNER

APRIL 2023

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PERSONALIZED LOAN OFFERS & CREDIT SCORES NOW AVAILABLE WITHIN YOUR CCF APP

Cornerstone is excited to announce new features within online and mobile banking! Available now, you can view personalized loan offers right from your mobile device. Plus, you can also view your credit score every time you log in to mobile and online banking.

WHAT DOES THIS MEAN FOR ME?



Skip lengthy loan applications

You're already pre-approved! Answer a few quick questions, click submit and a Cornerstone team member will begin processing your request.



View your credit score

With the new Credit Monitor feature, you can now view your credit score every time you log in. Scores are updated every 30 days.



24/7 access to your offers

Since your offers are in mobile and online banking, you can access them at the precise moment you need financing.



You're in charge of your loan

Modify your term and loan amount requested until you find a payment that fits your budget.

WHERE DO I FIND MY OFFERS?

- Log in to online or mobile banking.
- Navigate to the main menu.
 - In online banking, this will be on the far left of your screen.
 - In mobile banking, click the three horizontal lines in the upper left corner.
- Click "Loan Offers" from the menu.

Whether you've found the perfect vehicle, need to finance a vacation, or need to pay for an unexpected emergency, check your loan offers first! Questions? Connect with the Member Contact Center.



(800) 777-6728

Chat live at www.CCFinancial.com

Start a conversation in mobile or online banking

CELEBRATE YOUTH MONTH WITH FREE SUNGLASSES

ATTENTION CORE YOUTH MEMBERS: GRAB YOUR FREE SUNGLASSES¹ TO CELEBRATE YOUTH MONTH!

CORE Youth members can visit any CCF branch during the month of April to receive a free pair of CCF sunglasses.

Your financial future is so bright, you're gonna need them! Sunglasses are available while supplies last, so hurry in to any CCF branch today.



DON'T HAVE A CORE YOUTH ACCOUNT? OPEN ONE TODAY & RECEIVE A \$25 BONUS²!

Open one today and we'll add a \$25 bonus to your account. CORE Youth accounts are available to ages 0-17. Don't miss out on the fun and a strong financial foundation. Find out more at [CCFinancial.com/CORE](https://www.CCFinancial.com/CORE).



BIRTHDAY GIFT: CORE Youth account holders receive a gift during their birthday month. Watch the mail for a birthday postcard and bring it in to any CCF branch.



COIN MACHINE: Members can bring their coins into a branch to deposit in CCF's automatic coin counting machine for free! Every little bit helps reach a savings goal.



GOOD GRADE REWARDS: Get a good grade on a report card or assignment? CORE members can bring in their good grades into any CCF branch to receive quarterly drawing entries.

SPRING INTO ACTION WITH A NO-COST HOME EQUITY LOAN



Upgrade your home using a no-cost 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

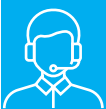
This loan gives you a predetermined amount of cash, which you pay back at a fixed interest rate. The fixed rate home equity loan works well when you know the amount you need, and you need all of it at one time. These loans feature low, competitive interest rates and flexible terms.

HOME EQUITY LINE OF CREDIT (HELOC)

A HELOC sets a limit of 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 (like four years of college), or you're not sure of the total amount you'll need (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

Turn your house into the home of your dreams with a no-cost home equity loan from CCF! 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.



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KASSAB'S CORNER

First and foremost, thank you for your membership and for calling Cornerstone your financial home. Your trust in us is not taken for granted.

SAFE & SOUND

We want to assure you in the wake of the closure of SVB and Signature Bank, Cornerstone Community Financial Credit Union continues to be a stable and secure financial institution for all your banking needs.

Cornerstone prides itself on maintaining the highest financial safety and security ratings assigned by Michigan regulators. The credit union's balance sheet is widely diversified with strong and meticulously managed financials which are regularly tested against varying economic influences.

YOUR INSURED DEPOSITS

Additionally, we'd like to remind you all member deposits are insured up to \$250,000 per account by the NCUA, through the National Credit Union Share Insurance Fund (NCUSIF), with additional coverage of up to \$250,000 for certain retirement accounts. Not one penny has ever been lost by a member of a federally insured credit union.

If you have any questions and would like to speak with a team member, please reach out at your convenience and it will be our pleasure to assist you.

CCF IS HERE FOR YOU

How can Cornerstone help you reach your financial goals faster? From loans to savings to financial education and everything in between, we are committed to always be the credit union in your corner!



Heidi Kassab
President & CEO



CCF SPONSORS FREE SHRED DAY IN TROY, MI: SATURDAY, APRIL 15

Join Cornerstone for a free shred event on Saturday, April 15, 2023 at the Troy Family Aquatic Center.

There will be three Shred-It trucks on site to keep things moving. No need to even get out of the car - drivers can pull into designated drop-off lanes to have items retrieved from their vehicles and shredded on site.

This event runs until 12:00 p.m. or until the trucks are full. We will also be accepting pet supply donations for Paws for Life Rescue and Adoption during this event.

- Limit of 3 boxes/bags per car
- All items must be contained in a liftable box/bag
- No sorting on site and no garbage bags
- Accepting pet supply donations for Paws for Life Rescue and Adoption

FREE SHRED DAY!

Saturday, April 15
9:00 a.m. to 12:00 p.m.

Troy Family Aquatic Center
3425 Civic Center Dr.

Located off of Livernois Rd.
between 16 & 17 Mile

BRANCH LOCATIONS

Auburn Hills Branch

Headquarters

2955 University Dr.
Auburn Hills, MI 48326

Center Line Branch

7291 Bernice Rd.
Center Line, MI 48015

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

CONNECT WITH US

(800) 777-6728

CCFinancial.com

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Community Financial

 CCFCreditUnion

 @CCFCreditUnion

ANNUAL MEETING

Tuesday, April 25th



\$1,000 MORTGAGE CREDIT



MOVING? LET CCF FINANCE YOUR MORTGAGE.

What's more exciting than buying a new home? Buying a new home and having the mortgage process go without a hitch! The mortgage professionals at Cornerstone are dedicated to making that happen.

We can help get you into your dream home, fast. Start by getting pre-approved for more bargaining power during your house hunt, and you're on your way. Plus, receive a **\$1,000³ closing cost credit** on any conventional mortgage loan with a term of 15 to 30 years. Visit CCFinancial.com/mortgage for current rates and terms.

COMMUNITY CHAMPION SCHOLARSHIP



CCF's Community Champion Scholarship program provides financial support to student members with demonstrated financial need who achieve academic excellence and contribute to their communities.

CCF awards one \$2,500 scholarship, one \$1,500 scholarship and one \$1,000 scholarship every school year to qualified applicants. Apply online anytime at CCFinancial.com/scholarship.

ANNUAL MEETING NOTICE



CCF will hold its 2023 Annual Meeting on Tuesday, April 25th, 2023 at 5 p.m. at CCF's Headquarters located at 2955 University Drive in Auburn Hills, Michigan.

As of the meeting date, a PDF of the 2022 Annual Report will be available at CCFinancial.com/annualmeeting.

1: **FREE SUNGLASSES** - Sunglasses are available to any CORE Youth member while supplies last. Sunglasses must be claimed during CCF's business hours by Friday, April 28, 2023. The youth member does not need to be present to claim the sunglasses - a parent or guardian can claim in their stead by presenting the CORE Youth member's account number at any CCF branch. One pair of sunglasses per CORE Youth member/account number. No cash value and no prize substitutions.

2: **CORE BONUS** - Offer subject to change at any time. The \$25 cash deposit will be deposited into the CORE Youth Account as a dividend payment within 30 days of account opening. Account must be in good standing (no negative balance) to receive match. One account per SSN. \$10 deposit required for membership. A 1099-INT will be issued for dividend bonus payment.

3: **MORTGAGES** - Rates are based on credit score, term of loan and collateral. Subject to change at any time. Discount will be applied at the time of closing on the appropriate closing documents. FHA, VA and other mortgage programs not eligible. Existing CCF MFM Mortgages not eligible for promotion. All loans subject to credit approval.