

OUR CORNER

MARCH 2023

MAKE THE MOST OF YOUR DEPOSITS

Your deposits should be going to work for you by earning interest and growing your net worth. Make sure you're choosing the right accounts to make the most of those deposits while still having the access you need.



RIGHT NOW DEPOSITS: REWARD CHECKING

For deposits you need to access regularly in your daily spending, CCF's Rewards Checking is an ideal account.

Earning 2.02% APY¹ on deposits up to \$15,000 can put an extra \$300 in your pocket each year with just a few simple qualifications like having direct deposit and regularly using your debit or credit card.



EMERGENCY FUNDS: MONEY MARKET ACCOUNT OR HIGH YIELD SAVINGS ACCOUNT

Money Market accounts or HYSAs are perfect for short-to medium-term savings goals.

These types of accounts let you earn higher dividends on savings while having full access to your money. And, with CCF's Money Market account, the higher your balance, the higher the rate of interest will be.



LONG-TERM SAVINGS: CERTIFICATE OF DEPOSIT (CD)

CDs offer fixed rates and guaranteed returns. You have control over the CD term, which can be as little as one month to up to several years.

Longer terms yield higher dividends, making CDs a great account for long-term savings goals like retirement. Local credit unions often offer higher CD interest rates than banks.

VISA PLATINUM: INTRO RATES AS LOW AS 4.99% APR²

Live more when you pay less! Whether you're planning a vacation, paying off debt or want to get your finances on track - a low-rate credit card from Cornerstone can give you the jumpstart you're looking for.

HOW YOU'LL BENEFIT WHEN YOU OPEN A NEW VISA® PLATINUM:

- Receive a 12 month introductory rate as low as 4.99% or 6.99% APR² on all purchases and balance transfers.
- Transfer your balances at no-cost - other cards charge up to 5%!
- Load your card to your mobile wallet for quick, secure purchases online and in-person.
- Lost or stolen card? Turn your card on/off with card controls built right into mobile and online banking.

START SAVING TODAY!

Connect with the Member Contact Center to apply for a Visa® Platinum.



(800) 777-6728

Chat live at www.CCFinancial.com

Start a conversation in mobile or online banking

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

 Cornerstone
Community Financial

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DON'T FORGET!

SPRING FORWARD FOR
DAYLIGHT SAVINGS TIME

Sunday, March 12th



the credit union in your corner



\$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.



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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: REWARD CHECKING - APY=Annual Percentage Yield. APYs accurate as of January 1st, 2023. Rates may change after account is opened. Minimum to open is \$100. If qualifications are met each monthly statement cycle: (1) balances up to \$15,000 receive APY of 2.02%; and (2) balances over \$15,000 earn 0.05% interest rate on portion of balance over \$15,000. If qualifications are not met dividends will not be earned. Qualifying transactions must post to and settle account during monthly statement cycle. ATM, PIN-based transactions, cash advances and balance transfer transactions do not count towards qualifying debit or credit card transactions. Statement cycles begin on the first day of the month and end on the last day of the month. Monthly direct deposit required to have this account. Limit one account per SSN.

2: VISA - APR = Annual Percentage Rate. Introductory rate offer valid on new Visas only, opened between January 4, 2023 and December 30, 2023. Introductory rate will be applied to balance transfers, purchases and cash advances for a period of 12-months after card open date. 4.99% APR or 6.99% APR designations are as low as and will be determined at time of approval based on credit score. Any remaining purchase or transferred balances at the end of the 12-month period will begin to accrue interest at the rate stated in your account terms and conditions, which is subject to change. Any such changes will be made in accordance with the Consumer Credit Card Agreement. Please note: Late payments may result in loss of promotional APR. Finance charges begin accruing the day a transaction is processed. Transferred balances must come from another institution. Other restrictions may apply. Subject to change at any time. Cannot be combined with other offers. Offer valid through December 30, 2023.

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.