

OUR CORNER

JULY 2023

IN THIS ISSUE:

New Boost CD	page 1	Summer Loan	page 3
Scholarship Winners	page 2	Mortgage Offer	page 4
Kassab's Corner	page 3	Clinton Twp Branch	page 4

BOOST YOUR SAVINGS: 5.00% APY¹ 11-MONTH TERM CD

Boost your savings to new heights with CCF's 11-Month Boost CD, offering an industry-leading **5.00% APY¹** rate.

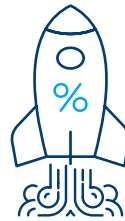
SPECIAL CD FEATURES BOOST YOUR EARNINGS

In addition to a great rate, the new Boost CD offers special features you won't find with an average CD.

→ **DAILY DEPOSITS.** Add new deposits daily to your certificate, from \$10 up to \$25,000, at the same 5.00% APY rate.

→ **RATE BOOST POSSIBILITY.** If rates go up, we may "boost" the rate during the term of your Boost CD as a one-time adjustment.

→ **FUND FROM ANY SOURCE.** CDs funds can be from any source, including other financial institutions or funds already on deposit at Cornerstone. The choice is yours!



5.00% APY¹

11-month term



EARN UNLIMITED \$50² REWARDS WITH DIGITAL REFERRALS

You can refer friends to Cornerstone directly through CCF's mobile app, via text, via email or on your favorite social media site! And, the best part is that you **BOTH earn \$50** when they become a member and qualify for their referral reward. Refer your friends and earn unlimited rewards when they open and use a new Rewards Checking account, Money Market account, or Loan.



UNLIMITED REWARDS²

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.



REFER FRIENDS & FAMILY DIGITALLY

Share your personal referral link by text, email or on social media. Plus, your referral portal will help you keep track of who you referred and the rewards you've earned.

Register today and start making referrals online at [CCFinancial.com/refer](https://www.CCFinancial.com/refer) or [click Refer A Friend in your mobile app menu](#). Need help? Connect with the Member Contact Center.



(800) 777-6728

Chat live at www.CCFinancial.com

Start a conversation in mobile or online banking

COMMUNITY CHAMPION SCHOLARSHIP WINNERS

CCF's annual Community Champion Scholarship Program was created to provide financial support to student members with demonstrated financial need who achieve academic excellence and contribute to the community in which they live. These three scholarships are available to high school seniors and any student actively enrolled in a Michigan or Ohio college or trade school. Meet the 2023 scholarship winners!



ADELIA YOUNG

→ ATTENDING KENT STATE UNIVERSITY

Adelia is a speech pathology and audiology major at Kent State University. She is passionate about helping close the language development gap for children from lower-income families. Young says, *"Children from lower-income families hear about 30 million fewer words by the age of three. This gap causes language development to be much slower."*

CCF is proud to support Adelia's goal to use her degree to work with children who have underdeveloped abilities to speak and advocate for themselves through improved language skills.



THERESA McCOY

→ ATTENDING WAYNE COUNTY COMMUNITY COLLEGE

Theresa was a nurse in the medical field for nearly 20 years. An auto accident on her way to work at the hospital resulted in her being disabled with lasting damage that would prevent her from continuing in nursing. It was a big set back, but she didn't let it keep her down. *"Helping others is my passion and I wanted to continue."* said McCoy.

She returned to school to retrain for a new career and is studying accounting and IT. CCF is glad to be a part of Theresa's recovery story by helping her fund her education.



RYAN KEVELIGHAN

→ ATTENDING MICHIGAN STATE UNIVERSITY

Ryan is studying business law at Michigan State University. He was on campus and very close to the building where three fellow MSU students were killed by an active shooter in February. Kevelighan said, *"It was one of the scariest moments of my life and I wasn't sure if I was going to survive."*

Despite the fear, Ryan returned to campus more determined than ever to finish out the semester strong, earning a 4.0 GPA in all his classes. CCF is pleased to support Ryan as he continues his education and continues on to the Eli Broad College of Business.

PERSONALIZED OFFERS AWAIT



Remember, you can view personalized offers right from your mobile device. Plus, you can also view your credit score every time you log in to mobile and online banking.

WHERE DO I FIND MY OFFERS?

- Log in to online or mobile banking and navigate to the main menu.
- Click "Personalized Offers" from the menu.

KASSAB'S CORNER

There are so many exciting things happening at CCF as we pass the halfway point of 2023. From new branches coming soon to community outreaches in our surrounding cities, we've been busy.

CLINTON TOWNSHIP BRANCH

We're growing again! Our new branch in Clinton Township, Michigan, located at the corner of 15 Mile and Garfield Rd., is scheduled to open in just a few months. The building is being renovated to host not only a new CCF branch, but office staff as well. Watch your email for more details and an invitation to the grand opening.

COMMUNITY OUTREACH

Our team members have been all over the community, helping Auburn Hills senior citizens clean up their yards, collecting and donating thousands of books for local children's organizations, volunteering with the Miracle League baseball program for children with physical or cognitive disabilities, and promoting financial education in the local media.

REFER YOUR FRIENDS, EARN UNLIMITED \$50 REWARDS

Our referral program has gone digital! You can now refer friends to Cornerstone directly through the CCF app, via text or email or even through your favorite social media site. You earn \$50² for each qualifying referral. Visit [CCFinancial.com/refer](https://www.CCFinancial.com/refer) or click [Refer A Friend](#) in your mobile app menu to get started.

Thanks for being a member! We are proud to be the credit union in your corner.

Heidi

Heidi Kassab
President & CEO



FUND YOUR SUMMER FUN WITH A SUMMER LOAN

Summer is here, finally! How are you planning to fund your summer fun? A small personal loan from Cornerstone can make your warm weather dreams a reality. Loan rates start as low as 8.99% APR³. Use Cornerstone's summer loan for whatever you'd like:

- Take a vacation
- Pay your summer tax bill
- Fund a home project
- Credit card debt consolidation

Loan amounts range from \$1,000 to \$5,000 with low interest rates and quick, local approvals³.

Apply online anytime at [CCFinancial.com/summerloan](https://www.CCFinancial.com/summerloan). Questions? Connect with the Member Contact Center.



(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

 CCFCreditUnion

 @CCFCreditUnion

HOLIDAY CLOSING

Independence Day
Tuesday, July 4th



\$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 **\$1,000⁴ closing cost credit** on any conventional mortgage loan with a term of 15 to 30 years. Visit [CCFinancial.com/mortgage](https://www.CCFinancial.com/mortgage) for current rates and terms.

NEW BRANCH OPENING SOON

Cornerstone is growing again! We are pleased to announce that we will be adding a new branch in Clinton Township, Michigan in 2023 at 16673 Fifteen Mile Road.

This new location will enable our east side area team to connect with even more members and help them reach their financial goals.

We're making amazing progress updating the new Clinton Township branch to better serve our membership.

Stay tuned to Cornerstone's newsletters and social media for more details and a grand opening date in late summer.



COMING SOON!

New Clinton
Township Branch
16673 Fifteen Mile Rd.
Clinton Township, MI
48035

1: **BOOST CD** - APY = Annual Percentage Yield valid as of 7/1/2023. Dividend rate is 4.909%. Minimum deposit amount is \$1,000. Additional daily deposits may be added in amounts of \$10 to \$25,000. Maximum CD balance is \$350,000. Consideration will be made for a one-time rate adjustment. Dividends paid at maturity. Withdrawals from the CD result in a loss of dividends. CD will renew into a 12-month CD at prevailing rates at maturity. CD specials are for a limited time and the credit union may end it at any time without notice.

2: **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 at any time. There is no limit to the number of referrals for which a member can be paid. Reward payments are considered interest, and annual payments totaling \$600 and above will be reported on IRS Form 1099-MISC to federal, state, and local tax authorities, if required by applicable 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.

3: **SUMMER LOAN** - All loans subject to approval. Rate dependent upon credit criteria. Some restrictions may apply. Offer may end at any time without notice.

4: **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.