

# OUR CORNER

JUNE 2023

## TRIPLE THE REWARDS!

Are you earning rewards on your checking account? If not, you're missing out. Cornerstone's Rewards Checking account pays you on deposits, up to \$25 each month, with just a few simple qualifications.

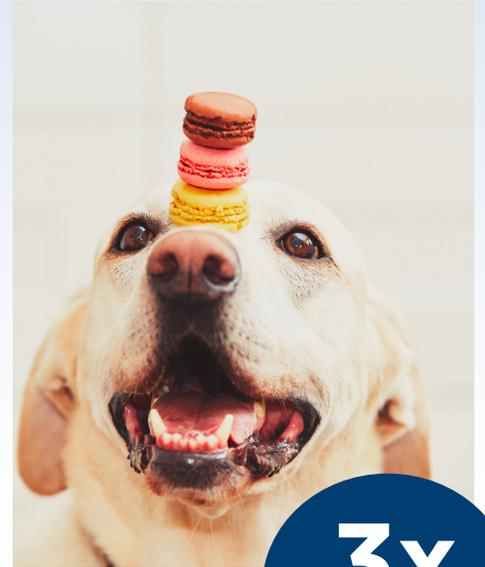
### EARN TRIPLE REWARDS FOR 3 MONTHS

Open a new Rewards Checking account and, for the next three months after account opening, you'll receive triple rewards (up to \$75 each month) for a total of **\$225<sup>1</sup>** in potential rewards.

→ Earn up to \$25 in a normal month, but up to \$75 each month during triple rewards months.

→ Enjoy 2.02% APY<sup>1</sup> on balances up to \$15,000 with just a few simple qualifications (you're likely already doing them).

Open your account online today and start earning triple rewards! Need help? Connect with the Member Contact Center.



(800) 777-6728

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

Start a conversation in mobile or online banking

**3x**  
REWARDS

## REFER A FRIEND VIA TEXT, EMAIL OR SOCIAL MEDIA: EARN \$50<sup>2</sup>



You can now refer friends to Cornerstone directly through text, email or 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 Cornerstone Community Financial Credit Union Rewards Checking account, Money Market account, or Loan.



### UNLIMITED REWARDS<sup>2</sup>

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](http://CCFinancial.com/refer)! Need help? Connect with the Member Contact Center.



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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

### 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 CLOSINGS

### JUNETEENTH

Monday, June 19<sup>th</sup>

### INDEPENDENCE DAY

Tuesday, July 4<sup>th</sup>



the credit union in your corner



## 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 15 Mile Road,  
Clinton Township, MI  
48035

## SAFE, SOUND & SECURE

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.



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1: **TRIPLE REWARDS** - Qualifications must take place in each of the first three full months following account opening. Triple reward amount will be automatically deposited in the form of a dividend at the end of each qualifying month. Minimum opening balance is \$100. Qualifications during qualification period include monthly direct deposit, 18 signature-based debit or credit card transactions posted and settled, and one login to digital banking. Qualification period begins on the first day of the month and ends on the last day of the month. Max reward payout is 6.06% APY (up to \$75 per month) on balances up to \$15,000, for a total not to exceed \$225 over the three-month promotional period. After three-month promotional period has ended, standard rewards payouts apply. Standard Rewards payout is equal to 2.02% APY on balances up to \$15,000 (up to \$25 per month). Balances over \$15,000 receive 0.05% APY. If qualifications are not met dividends will not be earned. APY = Annual Percentage Yield. Fees may reduce earnings. Other restrictions may apply. Subject to change at any time. Valid through 7/31/2023.

2: **REFERRAL REWARDS** - To receive payout, the new member must choose one of the accounts/loans offered and complete the following qualifying actions for that account. Refer a member referral campaign 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 cash 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. You are responsible for any taxes due. Credit union membership requires share savings account with a \$10 minimum deposit. CCF employees and board members are not eligible for referral rewards. Other restrictions may apply.