OUR CORNER SEPTEMBER 2023

BE A GAME CHANGER FOR PEDIATRIC CANCER PATIENTS



Join CCF's **8th annual Pediatric Cancer Awareness toy drive** as we collect games for patients at local children's hospitals during the month of September.

This year, CCF is proud to invite credit union members and the community to **Be a Game Changer** and donate games of all kinds to pediatric patients at Children's Hospital of Michigan and Toledo Children's Hospital.

We are collecting new card games, board games, puzzles, video games, video game consoles and handheld games. Scan the QR code or visit **CCFinancial.com/games** for wish lists on Amazon, Walmart and Target. We are matching every donation 1:1, so your donation is automatically doubled! Our goal is to collect 1,000 games and donate 500 to each hospital.

When you order through the wish lists, the items will be shipped right to CCF's headquarters! We will collect the items and deliver them to the hospitals at the end of the month. You are also welcome to drop a game donation off at any Cornerstone branch.

Stay connected with CCF's social media profiles for photos, updates and more with the hashtag **#CCFGameChanger**.

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

It's time to give your savings a boost to new heights with Cornerstone's new 11-month term Boost CD!

Offering an industry-leading **5.00% APY**¹ 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% APY¹ 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. CD funds can be from any source, including other financial institutions or funds already on deposit at Cornerstone. The choice is yours! Open online anytime at CCFinancial.com/boost.



(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

COMING SOON! 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

HOLIDAY CLOSINGS

LABOR DAY Monday, September 4th





YOUR PERSONALIZED OFFERS

Did you know you can view personalized loan and account offers right from your mobile device? Since your offers are in mobile and online banking, you can access them at the precise moment you need financing.

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 "Personalized 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

REFER A FRIEND: EARN \$50²



Refer friends to Cornerstone directly through the mobile app, via text, by email or on your favorite social media site! You **BOTH earn \$50**² when they become a member and qualify for their referral reward.

Earn unlimited rewards² when you friend opens and uses a new Rewards Checking account, Money Market

account, or loan. You can share your personal referral link by text, email or on social media. Plus, your referral portal helps you keep track of who you've referred and the rewards you've earned.

Register today and start making referrals online at **CCFinancial.com/refer** or **click Refer A Friend in your mobile app menu**. Need help? Connect with the Member Contact Center.

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 term 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.

