

OUR CORNER

FEBRUARY 2023

VISA PLATINUM INTRO RATES AS LOW AS 4.99% APR¹

SAY YES TO PAYING LESS

Live more when you pay less! Whether you're planning a vacation, a future wedding, 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% APR¹ 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.
- Monitor your identity with complimentary NortonLifeLock protection.



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/online banking

1: 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.

DO YOU NEED TO “KETCHUP” ON BILLS?



The holidays have passed and you may be left with empty pockets and higher credit card payments. The “ketchup” loan is a small personal loan to help you cover any financial needs in the new year.

- Credit card debt consolidation
- Your winter tax bill
- Income taxes
- Take a vacation

Loan amounts range from \$1,000 to \$5,000 with low interest rates and quick, local approvals. Find out more at CCFinancial.com/ketchup.

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

President's Day

Monday, February 20th



the credit union in your corner



OPEN A CD: 17-MONTH TERM AT 4.32% APY²

Our industry-leading savings rates have increased and now is the time to shift your funds to CCF. Open your new 17-month term CD at 4.32% APY.

4.32%^{APY}

17-month term

CDs are a great option when you don't need immediate access to funds and want guaranteed returns.

Your new CD can be opened with as little as \$1,000, with a maximum of \$500,000. This offer is available for funds not currently on deposit at Cornerstone Community Financial Credit Union.

→ Open your new CD online anytime at [CCFinancial.com/cd](https://www.CCFinancial.com/cd)



(800) 777-6728

Chat live at www.CCFinancial.com

Start a Conversation within online or mobile banking

2: APY = Annual Percentage Yield. Offer is available for funds not currently on deposit at Cornerstone Community Financial up to \$500,000. Dividends paid quarterly. CD specials are non-renewable at the original terms. Dividend rate is 4.25%. CD will renew into an 18-month CD at prevailing rates at maturity. Excludes IRAs, Educational CDs, and business accounts. Restrictions and fees for early withdrawal may apply. Fees may reduce earnings on account. Certificate specials are for a limited time and the credit union may end it at any time without notice.

SAVE \$15 ON TURBO TAX



File taxes your way with America's #1 tax prep provider. Whether you choose to hand off your taxes, get help from experts or file on your own, TurboTax always guarantees your maximum refund.

CCF members can enjoy up to \$15 off TurboTax federal products when you sign up or log in using the QR code.



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2022. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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](https://www.CCFinancial.com/annualmeeting).