

 Opt IN. Don't be left OUT.



CCF's overdraft protection is designed with your protection and convenience in mind. The vast majority of our members do not overdraw their accounts and do not incur fees, however life doesn't always go according to plan, and overdrafts do occur.

Without overdraft protection, your ATM and everyday debit card transactions may be declined if you attempt to make a transaction without sufficient funds. If you do not opt in, beginning August 15, 2010, your ATM and everyday debit card transactions will NOT be protected under CCF's Overdraft Protection (Courtesy Pay).

How do I opt in to keep my Courtesy Pay overdraft protection?



Online 24/7



Stop by any CCF branch



Call 800-777-6728

You may opt in by calling our 24/7 call center at 1-800-777-6728, stop by any branch or visit our web site at ccfinancial.com or opt-in via NA24.

Shop, Save and Get Cash Back with Shop America



It's no secret that most people shop online these days. Thanks to a partnership with Invest in America, CCF can help you save and get money back when you shop. Just use Shop America and get rewarded with great discounts and cash back – just for being loyal to your favorite online stores.

With Shop America, members like you have access to more than 1,200 online retailers, including some the largest and most popular, giving you major discounts when you shop. And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you!

So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop. Don't forget to make your Shop America purchases with your CCF credit or debit card.

Shop America. Shop anytime. Easy online access. Speak to a member representative or visit www.lovemycreditunion.org/Shop_America for details on Shop America and the other Member Rewards partner offers from Invest in America.



Community Corner

The foundation you need, the support you deserve.

Grand Slam Auto Challenge: *Can We Save You Money?*



Give CCF the chance to save you money during CCF's Grand Slam Auto Challenge. With interest rates at historical lows, we could substantially lower your monthly payment and help you pay less interest over the course of your loan. Stop by a branch and fill out a quick questionnaire and we will run the numbers to see how much money we can save you. Are you up to the challenge?

To win, you've just got to get on base! Simply let us run the numbers to see how much money we can save you, and you will be automatically entered to win a drawing for the Tiger Baseball prize packs. Four lucky members will win each month!

- Grand Slam Grand Prize-\$250 Tiger Baseball gift card
- Triple - \$150 Tiger Baseball gift card
- Double- \$100 Tiger Baseball gift card
- Single- \$50 Tiger Baseball gift card

The Fast Pitch: Here's how you can drive home with a great deal for your wheels AND possibly a great Grand Slam prize:



Apply online 24/7



Stop by any CCF branch



Call 800-777-6728

Enjoy up to 100% financing available on vehicle loan terms of up to 84 months. Plus, let us help you find the used auto that's right for you at www.mycreditunioncar.com.

*APR = Annual Percentage Rate. Rates are "as low as" and are based on credit score and term of loan. Rates are subject to change at any time. Restrictions and fees may apply.

Are You Up to the Challenge?

Considering changing your auto line-up? Or looking to lower your monthly payments by refinancing?

CCF's Grand Slam Auto Challenge is batting a thousand with loan savings just for you—rates as low as 3.25% APR* for new, used and refinanced vehicles—and prizes fit for an all-star! Get up to 100% auto financing, with rates as low as 3.25% APR* during the months of July and August.



Holiday Closing



the day after
Independence Day
Monday, July 5th

CEO'S REPORT



As we move forward through the midpoint of the year, we can't help but pause to review our accomplishments thus far, and look hopefully to the future for signs of growth and strength in our economy. It is a true testament to our membership that our credit union continues to grow and thrive even during this difficult time.

As a member of Cornerstone Community Financial, there are so many things to be excited about. Many members are enjoying the amazing low rates on new and used auto loans and recreational vehicles. It is also a great time for mortgages and home equity loan rates, and the term "buyers market" is an understatement. Our Visa credit cards continue to be one of the best cards available. When you belong

to CCF, you Own Your Money. Fees are lower, loan rates are lower, savings rates are higher, fee-free ATMs can be found all over the U.S. and credit unions have money to lend.

In an exciting update, our renovation in Auburn Hills is finally complete. Please be sure to visit our updated headquarter location to view our new lobby. We are proud that we have designed a lobby specifically to better meet your needs. I cannot thank you enough for your patience during this time. You can now begin to fully enjoy our new facilities. The staff has moved in to the new administration building and is ready to help with all of your financial needs.

I hope you find time to enjoy the lazy days of summer with family and friends, and relax knowing that your friends at Cornerstone Community Financial are here for you.

Heidi Kassab
Heidi Kassab
President/CEO

Where Do You Read your CCF Newsletter?

We want to know where you like to read your CCF newsletter! Is it on your patio? On the beach? In a hut?

Send us a picture of you reading our newsletter somewhere unique and we will share the pictures on CCF's Facebook page and Twitter page! One lucky winner will win a \$20 deposit into their account!

E-mail your photo to marketing@ccfinancial.com.



@cornerstone_FCU
@get_ampd



Connect with CCF
on Facebook

Member Appreciation Days

It's that time of year again to say "Thank You" to our members for your loyalty and support. While we certainly appreciate our members each day of the year, we've set aside a special day at each branch to celebrate our members.

Please join us for refreshments, food, giveaways and a raffle drawing with great prizes!

Auburn Hills Friday, July 23, 11am-2pm

Perrysburg. Friday, July 30, 10:30am-2pm

Center Line. Friday, August 6, 11am-2pm

Troy Saturday, August 14, 9am-1pm

Get Amp'd Checking



As your high-school student graduates and gets ready for college, be sure to stop by any branch for details about our free checking account for members age 18-24. With over 28,000 ATMs nationwide, they will always have access to their cash wherever they are. It is the perfect checking account for young adults: FREE with perks! Does it get any better than that?

Get Amp'd members receive benefits like:

- No minimum balance & waived monthly fee
- 1 NSF fee waived per year
- CCF will pay your first car payment*
- Unlimited CREDIT transactions per month
- 6 free PIN-based transactions per month**
- 1 free box of checks per year
- Free E-Alerts- fraud notices, low balance alerts

Have questions or need more info?



Contact us at 800-777-6728



Visit us at ccfinancial.com.

*Up to \$250. For first-time car purchase when financed through CCF. Restrictions apply. **CCF ATMs do not count towards monthly PIN-based transactions.

FHA Loans Give Homebuyers More Options

Through our partnership with Member First Mortgage, CCF offers FHA mortgages. FHA loans can make your home buying dream a reality with competitive rates and a low down payment. Think you don't have the equity to refinance? You may have more than you think, and an FHA loan may be just the loan for you.

Instead of a typical down payment, buyers can put down as little as 3.5%. An FHA loan also limits the fees that can be charged to the borrower.

An FHA Loan Offers:

- Competitive, conforming interest rates
- Very low down payment which can be a gift from an immediate family member
- Payment includes property taxes and homeowner's insurance escrow
- Accommodates lower credit scores
- Available for single family, duplex, 3-4 unit or FHA approved condo
- Sellers can help pay for your closing costs and prepaids
- Parent or relative co-mortgagor is allowed
- Cash out up to 85% loan-to-value

Call us today to find out how an FHA loan could work for you at 800-777-6728 x151!

Directory

Headquarters
2955 University Drive
Auburn Hills, MI 48326
(248) 340-9310
(800) 777-6728

Hours:
Mon-Thur: 9am – 5:30pm
Fri (lobby): 9am – 5:30pm
Fri (drive up): 9am - 6pm
Sat: 9am – 1pm

Center Line Branch
7291 Bernice
Center Line, MI 48015
(586) 754-2300

Hours:
Mon-Fri: 9am – 5:30pm
Sat: 9am – 1pm

Troy Branch
1785 Rochester Road
Troy, MI 48083
(248) 528-1885

Hours:
Mon-Thur: 9am – 5:30pm
Fri (lobby): 9am – 5:30pm
Fri (drive up): 9am - 6pm
Sat: 9am – 1pm

Perrysburg Branch
28310 Oregon Road, Ste. C
Perrysburg, OH 43551
(419) 666-1800

Hours:
Mon-Fri: 9am – 5:30pm
Sat: 9am – 12pm

Web site
www.ccfinancial.com

CU Family Service Centers Locator
(800) 800-9700 or www.servicecenters.org

CO-OP Network
Surcharge-free ATM Locator
www.co-opnetwork.org or text your zip code to mycoop (692667).

Cornerstone Community Financial ATM locations

- CCF Headquarter drive-up
- CCF Troy branch drive-up
- Chrysler Tech Center, Auburn Hills Tech Plaza and Tower
- Chrysler Parts – Main Warehouse
- CCF Perrysburg branch drive-up

Important Phone Numbers

Lost/Stolen VISA credit cards
VISA check card or ATM card,..... (800) 777-6728

Family Group Life Insurance..... (800) 779-5433

AAA Group Auto Insurance (800) AAA-MICH

Phone Access 24 (PA24)
Auburn Hills/Troy area (248) 340-9310
Center Line area (586) 754-2300
Perrysburg area..... (419) 666-1800
Michigan or Ohio..... (800) 777-6728

10-Second ApprovalSM
Lending Center (866) 281-1965

Online Bill Payment Help Line (877) 530-1142

Routing Number
2724-77429

