



OUR CORNER

JULY 2019

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A SWEET SUMMER LOAN *MAKES SUMMER FUN POSSIBLE*



Add a little more sweetness to your corner with a quick getaway or a whole bunch of ice cream (we won't judge)! A Sweet Summer Loan from CCF can make it possible. No matter what you use the funds for, CCF is here to help.

- Take a vacation
- Consolidate credit card debt
- Pay your summer tax bill
- Enjoy some summer fun

Low interest rates and quick, local approvals* mean that once you're approved, you get your funds fast! Talk to a CCF staff member today about a small, personal loan from CCF.

Questions? Call **800.777.6728** or live chat with us online at **CCFinancial.com**.

**All loans subject to approval. Rate dependent upon credit criteria. Some restrictions may apply. Offer subject to end at any time.*

AUTO LOANS *90 DAYS, NO PAY*

The only thing better than a new car is not having to make a payment on it for 90 days!* When you finance your new or used auto loan with Cornerstone, you will be payment-free for 90 days, which means you can enjoy that new vehicle without cutting into your budget.

Or, we may be able to save you money by refinancing your existing auto loan from another financial institution. By refinancing your auto loan with CCF, you can still take advantage of our limited-time 90 days no payment offer.

Enjoy the car you've always wanted with an auto loan that will save you time and money! CCF offers competitive low rates on new and used auto purchases...

- Flexible repayment terms
- Affordable payments
- 90 days, no payment
- 100% financing available
- Decisions made locally
- Refinancing available

Call us today to get pre-approved BEFORE you shop! Pre-approvals provide extra bargaining power at the dealership. This is a limited time offer, so apply online anytime at **www.CCFinancial.com** or call **800.777.6728**.

**CCF auto loan rates are "as low as" and based on credit score, term of loan and collateral. Subject to change at any time. Limited time offer, restrictions apply. Auto loans currently financed with CCF are not eligible for the 90 days no payment offer.*

CCF IN THE COMMUNITY



Since the start of the year, CCF has donated more than 350 volunteer hours to local charities, non-profits, community events and improvement projects with another 200 hours slated over the next few months. By the end of the year, our goal is to have volunteered upwards of 600 hours.

Recent events include Auburn Hills Rake-Up, the Auburn Hills Fishing Derby, a Bottomless Toy Chest wrap party and the Genoa Parade.



Our Perrysburg team dressed up like sailors, including tiny Cora as a baby shark, as they walked in the Genoa Parade, passing out candy and other goodies to the attendees.

At the end of June, we had our summer kick-off movie *Trolls* at the Village of Rochester Hills, as well as the Auburn Hills Summerfest, and a new sponsorship of the Rock 'n' Rides festival in Royal Oak, which allowed us to provide a free day of entertainment to local special needs children and their families.



Two more summer movies are coming up in July and August, along with the Auburn Hill's annual National Night Out participation. We join the police department and fire department in saying "No!" to crime and drug use and taking back the night with fun events for everyone. Check out Page 3 for more info.

Stay tuned to the newsletter and CCF's social media pages for more details on upcoming community and volunteer events.

COMMUNITY CHAMPION SCHOLARSHIP WINNERS

We have chosen three highly-qualified students as our 2019 CCF Community Champion Scholarship recipients.

These students exemplify a passion for helping their local communities, and have proven their dedication to their future with superior grades and honors.

CCF is proud to support their efforts to continue their education. Meet the winners...



→ **DREW MEINECKE**

\$2,500 Scholarship Winner

A recent graduate of Royal Oak HS, Drew is attending University of Michigan this fall. He plans to complete an advanced degree to become a history professor. Drew is involved in track, student council, theater, basketball and the Royal Oak historical society.



→ **DANA MACCALLUMHOR**

\$1,500 Scholarship Winner

Dana is a recent grad of the International Academy of Macomb and will be attending Michigan State University in the fall. Dana is majoring in environmental biology and wants to work in the areas of environmental conservation and sustainability.



→ **JOSIE UMFLEET**

\$1,000 Scholarship Winner

Josie is a recent grad of Northview HS in Ohio, and will be attending Michigan State University, majoring in marketing. Josie volunteers at the Toledo Ronald McDonald house, as well as planning fun activities for seriously ill children and their families.

KASSAB'S CORNER



Summer took so long to arrive this year, so, now that it's here in full swing, I hope you are taking advantage of the warm weather and the long summer nights.

We want to wish a Happy July 4 to all of our members, and especially those who have served in the military, and their families. Thank you for all of your sacrifices to protect our freedom.

Did you attend our first summer movie night at The Village of Rochester Hills last month? We played the hit movie *Trolls*, complete with a pre-movie sing along, costumes, prizes, popcorn and free face painting!



CCF is again sponsoring free movie nights at the Village each month - *Small Foot* on July 20 and *Incredibles 2* on August 17. Bring the whole family for a night of free fun, sponsored by CCF.

Congratulations to all our graduates! From kindergarten to college, you've worked hard for that degree or diploma and we applaud you. Meet our CCF Community Champion scholarship recipients on Page 2. These three high school graduates will receive a scholarship for their first year of college - the 2019/2020 school year.

By our next quarterly newsletter, we hope to be opening our new Sterling Heights branch at Mound and M-59 to our members! We are in the process of remodeling it to serve you. Stay tuned to CCF's social media pages for details.

No matter what your financial goals are, CCF is here to help you accomplish them. We're always the credit union in your corner. Talk to us today!



Heidi Kassab

Heidi Kassab
President & CEO

COMMUNITY EVENTS **COMING UP**



→ **MOVIE NIGHT | FRIDAY, JULY 19 | ROCHESTER HILLS, MI**

A yeti named Migo befriends "small foot" human Percy. Our second summer movie night at The Village of Rochester Hills is the frozen adventure *Small Foot*. Bring chairs and blankets and sit out under the stars for this free CCF-sponsored event. The fun starts at 7 p.m. and the movie starts at sundown. Enjoy free popcorn, face painting and other fun events until the movie starts!



→ **AUBURN HILLS NIGHT OUT | TUESDAY, AUGUST 6 | AUBURN HILLS, MI**

Join us at the Auburn Hills Community Center as we partner with AH Police and Fire Departments for the 36th National Night Out. Make a stand against crime and drugs as we take back the night with this free event. Enjoy bounce houses, raffle prizes, free kid ID kits, good food and more as we enjoy a safe and fun "night out" with friends and family.

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

South Troy Branch

1785 Rochester Rd.
Troy, MI 48083

Troy Somerset Branch

3001 W. Big Beaver Rd.
Troy, MI 48084

COMING SOON!

Sterling Heights Branch

44911 Mound Rd.
Sterling Heights, MI 48314

CONNECT WITH US

800.777.6728

www.CCFinancial.com



CCFCreditUnion



@cornerstone_CU

UPCOMING EVENTS

INDEPENDENCE DAY

Thursday, July 4th



a credit union in your corner.



ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your dispute or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your dispute or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If we ask you to put your dispute or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account open at least 30 days with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation by contacting us at the phone number or address shown above. We reserve the right to change our business days, hours and the days we are closed.

Please check our web site at www.CCFinancial.com or call **800.777.6728** to see if any changes have been made since this document was provided to you.

SHARED BRANCHING CHANGES

Please note that due to updates to the Shared Branching process, new withdrawal limits will go into effect starting July 1, 2019.

If you have questions or would like limit specifications, please contact the eBranch at **800.777.6728** or chat with us live at www.CCFinancial.com.
