



OUR CORNER

JULY 2022

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COMMUNITY CHAMPION SCHOLARSHIP WINNERS

CCF's annual Community Champion Scholarship Program was created to provide financial support to student members with demonstrated financial need who achieve academic excellence and contribute to the community in which they live. These three scholarships are available to high school seniors and any student actively enrolled in a Michigan or Ohio college or trade school. Meet the 2022 scholarship winners!



DELOREAN ISHMON II
Junior at Northwood University

DeLorean is a business major at Northwood University. He is on the board and volunteers at Sara's House - a nonprofit that works with women and children in transition. Sara's House hosts annual Community Baby Shower for homeless/low-income women and teens, as well as holiday and Thanksgiving meals.

DeLorean says his goal is to be the change his community needs, even when it's tough.



COLIN CZARNIK
Attending University of Michigan

After losing his father at a young age, Colin set out to follow in his dad's engineering footsteps. Excelling in his advanced classes and exams, Colin is graduating from Royal Oak High School and will attend the University of Michigan.

During high school, Colin helped other students succeed by tutoring in math, physics and computer science. Whether coding or engineering, Colin is motivated to carry on his father's legacy of helping others through STEM.



TIFFANI POKRAJAC
Attending Owens Community College

In 2018, Tiffani's son was diagnosed with Hemophilia B. She decided she never wanted another family to feel as lost as she did, so she joined The Coalition for Hemophilia B and partnered with local clinics to help families navigate life after the diagnosis.

This experience also inspired Tiffani to pursue a nursing degree and she is starting at Owens Community College this Fall.

WHEN DOES A GAMBLING HABIT BECOME A GAMBLING PROBLEM?

This article shared from addictions.com.

The isolation of the pandemic has had a significant impact on mental health, but especially in the area of gambling addiction. How do you know if you or someone you know is struggling with a gambling addiction? Here are a few indicators that there may be a problem:

1. Using gambling to self-medicate or escape

Gambling can be exciting to many people who never develop an addiction. Gambling addicts, however, tend to use this excitement to escape personal conflicts or self-medicate mental health disorders such as depression or anxiety.

2. Neglecting responsibilities to spend time gambling

Just as a drug addict will use compulsively to satisfy cravings for their drug of choice, gambling addicts gamble compulsively to satisfy their own intense cravings. The power of this compulsion will frequently lead problem gamblers to neglect responsibilities at work, school or home because so much of their time and energy is funneled into gambling. Addicts will also lose track of time while gambling, often due to “chasing losses,” where they obsessively attempt to recover lost money by gambling more and more. Gamblers tell themselves that they’ll quit as soon as they break even, while their debts and lost time only accumulate.

3. An obsession with gambling

Gambling addicts become preoccupied with gambling to the point of obsession. Most of their time not spent gambling is spent planning when they will be able to gamble next, or how they will get hold of more gambling money. This obsession contributes to their neglect of relationships and responsibilities, because it is difficult for the addict to focus on anything unrelated to their drug of choice, i.e. gambling. This is another of the warning signs of gambling addiction that compulsive gamblers share in common with drug addicts.

4. Financial hardships caused by gambling

Once a gambling addiction takes hold, debt will inevitably follow. Although there are rare wins in gambling, there is truth in the saying, “the house always wins.” Gambling is a profitable business, and casinos, online poker sites, and lottery programs earn those profits through the billions of dollars that gamblers lose while playing. Addicts will start asking loved ones for money to bail them out, sell or pawn their belongings, or even resort to fraud, theft and other illegal activities in their desperation to recover their losses. Spending money that is needed for other things, like food, bills, or rent, on gambling could be an early warning sign.

5. Endangering or losing jobs, relationships and opportunities at school or work

Financial hardship is one of the warning signs of gambling addiction that is exacerbated by other gambling addiction symptoms, such as losing jobs or opportunities to advance at school or work. This kind of loss can be an indirect result of gambling, like when obsession gets in the way of an addict following through on their responsibilities and goals, or it can be a direct result of a gambler’s compulsion, like when an addict is caught gambling on the job, or embezzling money to cover gambling debts.

For more gambling addiction indicators and helpful resources, scan the QR code or visit www.addictions.com.



KASSAB'S CORNER

CCF is growing! Did you make it to the new Toledo branch grand opening event? We had such a great time with all our guests, including Muddy and Muddonna from the Mud Hens! Check out CCF's social pages to see the new branch and all the fun we had at the grand opening celebration.

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.

Congratulations to all our graduates! From kindergarten to college, you've worked hard for that degree or diploma and we applaud you. Meet our three Community Champion scholarship winners on Page 1. These students have showed their commitment to community and CCF is happy to financially support their efforts with a scholarship.

We said farewell to long-time teller Sharon Cohen last month after 39 years of faithful service. Thankfully, she's still a member, so we will still get to see her smiling face, but we will miss having her on our team. We wish her the best.

CCF's annual meeting was held on April 26th, 2022. During the meeting, Chris Baker and Brian Beaumont both accepted nominations to the two available Board of Director positions for three-year terms.

Our member referral program continues. It's an easy way to earn \$50 for yourself and \$50 for the person you refer. See Page 2 for details on how to get started. Be a good friend - tell them about Cornerstone.

Wishing you a safe and fun summer season!

Heidi

Heidi Kassab
President & CEO



FUND YOUR SUMMER FUN WITH A CCF SUMMER LOAN

Summer is here, finally! How are you planning to fund your Summer fun? A small personal loan from CCF can make your warm weather dreams a reality. Use a CCF Summer loan for whatever you'd like:

- Take a vacation
- Your Summer tax bill
- Credit card debt consolidation
- Fund a home project

Apply online anytime at [CCFinancial.com](https://www.ccf.com). Loan amounts range from \$1,000 to \$5,000 with low interest rates and quick, local approvals.*

QUESTIONS? Start a Conversation within Online or Mobile Banking, call the Member Contact Center at [\(800\) 777-6728](tel:8007776728) or chat with a rep live at [CCFinancial.com](https://www.ccf.com).

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



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

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 CCFCreditUnion

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HOLIDAY CLOSING

INDEPENDENCE DAY

Monday, July 4th



ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the CCF Headquarter's telephone number or address listed to the left, 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 CCF Headquarter's phone number or address listed to the left. We reserve the right to change our business days, hours and the days we are closed.

Please check our web site at CCFinancial.com or call **(800) 777-6728** to see if any changes have been made since this document was provided to you.

