



OUR CORNER

OCTOBER 2024

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TODDLER TOY BOX: 9TH ANNUAL TOY DRIVE BRINGS IN 1,000+ TOYS

Thank you to everyone who generously contributed toys and books to the Toddler Toy Box! Cornerstone's 9th Annual Pediatric Cancer Awareness Month toy drive was an overwhelming success, with **over 1,000 donations** for infants and toddlers bravely battling pediatric cancer. From books and blocks to teething rings and baby dolls, every wish list item was thoughtfully provided by our amazing community.

Thanks to your incredible support, we are able to send 500 toys to The Children's Hospital of Michigan and another 500 to The Toledo Children's Hospital. These gifts will bring comfort, joy, and a touch of normalcy to young patients, making their hospital experience a little more like home during such a challenging time. We couldn't have done this without you - thank you for helping CCF make a difference!



GOT PLANS? CHECK YOUR PERSONALIZED OFFERS

When you need funds, check your **Personalized Offers** first! Easily view your offers anytime, anywhere right from your phone or laptop by selecting "Personalized Offers" from the main menu in mobile or online banking.



NEW & USED AUTO LOANS

Is it time to upgrade your ride? New, used or refinanced, enjoy 90 days with no payments¹ in addition to a competitive rate and flexible terms.



PERSONAL LOANS

Give your budget some breathing room with a personal loan from Cornerstone. Enjoy the peace of mind of 60 days² without a loan payment.



VISA CREDIT CARDS

This everyday low-rate card is the perfect addition to your wallet, featuring no cash advance fee, no balance transfer fee and no annual fee.³

2024 COMMUNITY CHAMPION SCHOLARSHIP WINNERS

The Community Champion Scholarship Program was created to provide financial support to student members who have financial need, achieve academic excellence, and contribute to the community in which they live.

Cornerstone has awarded ten \$1,000 scholarships for the 2024-25 school year to these amazing student members.

These students exemplify a passion for helping their local communities, and have proven their dedication to their future with superior grades and honors. Cornerstone is proud to be in their corner while they continue their education.



AIDEN PEPER

Aiden is attending Bowling Green State University to study Music Education. He serves as the Treasurer Elect of BGSU's chapter of the Ohio Collegiate Music Education Association.



CARALYN HAAS

Caralyn is attending University of Michigan - Ann Arbor to study Engineering. She works with the Michigan Community Scholars Program (MCSP).



EMILY LUNGER

Emily is attending Oakland University to study Environmental Science. She's involved with OU's Student Congress and the Pollinator Conservation Organization.



ERIKA HEAD

Erika is attending Oakland University to study English Language Arts for Educators. She is involved with Girls in Engineering Academy and the Network of Enlightened Women.



LAUREN CALNEN

Lauren is attending Michigan State University to study Psychology. She is involved with the Oakland Cobras, CARE House of Oakland County, and volunteers with Haven House.



LAUREN TARNOWSKY

Lauren is attending Michigan State University to study Elementary Education. She is involved with CHAARG, Miles of Smiles Daycare, and volunteers with St. Trinity Lutheran Church.



RACHEL VEITS

Rachel is attending University of Michigan-Flint to study Health Sciences. Rachel will be skating on the University of Michigan Synchro Team. She also volunteers through St. Joseph Catholic Church.



REBECCA CZARNIK

Rebecca is attending University of Michigan to study Biomedical Engineering. She is involved with the National Honors Society, Student Council, and the U Matter Program.



RYAN KEVELIGHAN

Ryan is attending Michigan State University to study Economics with minors in quantitative data analytics and business. He is involved in the MSU Econ Club and Sigma Pi Fraternity.



SHAUNA VEITS

Shauna is attending University of Michigan-Flint to study Health Sciences. Shauna will be skating on the University of Michigan Synchro Team. She also volunteers through St. Joseph Catholic Church.

KASSAB'S CORNER

SWIPE YOUR WAY TO \$25K

As we continue to look for ways to bring more value to our members, we have an exciting opportunity for you! Do you have a Cornerstone Visa® Platinum credit card? If not, you're missing out on a chance to win \$25,000 in our Swipe to Win sweepstakes!⁴ Now through the end of the year, every month gives you a new opportunity to win big - just use your card 20 times in a month and you're automatically eligible to enter!

With rates as low as 10.0% APR³, no balance transfer fee, and no annual fee, our Visa® Platinum credit card could be the perfect choice for you. Visit CCFinancial.com/visa to learn more and start swiping your way to \$25,000!

TODDLER TOY BOX

This year marked Cornerstone's 9th annual Pediatric Cancer Awareness Month toy drive. Because babies and toddlers have longer-than-average hospital stays, this year's toy drive focused on collecting items for the hospitals' littlest patients.

With your help, we donated more than 1,000 toys and books this year! Since 2016, this annual toy drive program has donated more than 11,000 toys to local hospitals to do more than just raise awareness for pediatric cancer, but to offer practical help to families facing tough situations

WE'RE ALWAYS HERE FOR YOU

Cornerstone is proud to be the credit union in your corner, giving back to the communities we call home and helping members reach their financial goals. How can we help you reach your goals? We're always here to help. Connect with us today!

Heidi

Heidi Kassab
President & CEO



YOU DESERVE A NEW RIDE!



PICK YOUR NEW RIDE & LET US FINANCE IT!

It's time for an upgrade! Whether you're getting something brand new or new to you, get on the road in with an auto loan payment that fits your budget.

MAKE CAR SHOPPING EASIER WITH PRE-APPROVAL

Talk to Cornerstone before you visit the dealership and walk in with the power of a pre-approval. This gives you more leverage to negotiate a great deal.

90 DAYS NO PAY

When you finance with Cornerstone, in addition to a great loan rate, you can also enjoy 90 days with no payments¹ and flexible terms.



(800) 777-6728

Chat live at 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

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

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HOLIDAY CLOSINGS

COLUMBUS DAY
Monday, October 14th



the credit union in your corner



DON'T GET HOOKED BY PHISHING SCAMS

WHAT IS PHISHING?

There has been a significant increase in banking scams, with fraudsters becoming more inventive in their attempts to “hack” your account. Phishing is currently the most common form of cyber-crime, and Cornerstone is dedicated to helping you stay safe.

Phishing involves social engineering scams where fraudsters use fake emails, text messages, phone calls, or websites to trick you into sharing or changing sensitive information that protects your account. These scams may even involve impersonating your financial institution’s fraud department, sometimes using the bank’s phone number to mask their caller ID.

Scammers may use phony transactions to pretend they are “verifying suspicious activity,” but their true goal is to convince you that you need to update your security credentials, including user IDs, passwords, and one-time security verification codes.

WHAT CAN I DO?

- Don't be fooled into clicking on links or opening attachments from emails or text messages you are not expecting.
- If you receive a call about transactions you don't recognize, hang up and call us immediately at 800-777-6728. **Do not** use an automated call-back feature as the phone number may be spoofed (masked).
- Do not believe someone who tells you not to log into your account if suspicious activity is happening.
- Do not share, text, or email any one-time security verification codes **when you did not initiate the contact**. CCF may send you a verification code, but only when you call us.
- If you suspect a phishing scam, or you think you responded to a phishing scam, call Cornerstone immediately so we can take additional precautions to protect your account.
- You should never share your user ID or password with anyone.

ADDITIONAL SECURITY

For additional protection, you can activate user alerts in our mobile app that detect when a new access device has been added, if your user ID, email, phone# or password has suddenly changed. Additional alerts are available at the share level to monitor your transactions. Contact us for more information using the options listed below.



(800) 777-6728

Chat live at [CCFinancial.com](https://www.ccf.com)

Start a conversation in mobile or online banking

1: 90 DAYS NO PAY LOANS - Subject to approval based on overall creditworthiness factors. First payment may be deferred for up to 90 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply. Auto loans currently financed with CCF are not eligible for the 90 days no payment offer.

2: 60 DAYS NO PAY LOANS - Subject to approval based on overall creditworthiness factors. First payment may be deferred for up to 60 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply.

3: VISA PLATINUM - Approval and actual rate offered based on overall creditworthiness factors. 1% fee in U.S. dollars assessed on foreign transactions.

4: SWIPE TO WIN - Visit <https://www.ccf.com/visa-giveaway> for \$25k giveaway rules.