

# OUR CORNER

SEPTEMBER 2022

## HELP CCF SQUISH OUT CANCER: DONATE A SQUISHMALLOW



Join CCF's 7th annual Pediatric Cancer Awareness toy drive as we collect Squishmallows for patients at local children's hospitals during the month of September.

Visit [www.ccfinancial.com/squish](http://www.ccfinancial.com/squish) or scan the QR code to view hospital wish lists on Amazon, Target and Walmart. Squishmallows can be purchased from these wish lists and will be shipped directly to CCF to limit touch points.

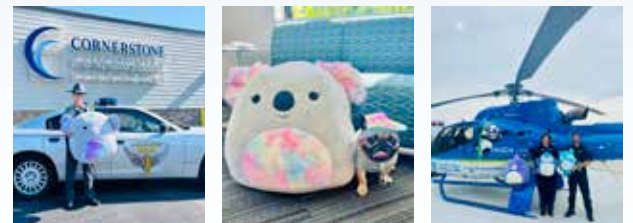


### EVERY DONATION IS AUTOMATICALLY DOUBLED!

- CCF will match every donation
- Order online or drop off donations at any CCF branch
- For patient safety, only new Squishmallows can be donated

### HOW CAN I HELP?

- **Donate a Squishmallow:** prices start as low as \$6
- **Spread the word:** like, comment and share CCF's Squish Out Cancer social media posts [#CCFSQUISHSQUAD](https://twitter.com/CCFSQUISHSQUAD)



## LOANS AS LOW AS 7.49% APR<sup>1</sup>



New clothes, classroom supplies, electronics, uniforms - do you need some extra dollars to fund your new school year? A Back-to-School loan from CCF could be the solution.

Apply online 24/7 at [CCFinancial.com/schoolloan](http://CCFinancial.com/schoolloan).

- Loans up to \$5,000
- Flexible terms, low rates
- Quick, local decisions

Whether you use it to go on a Labor Day vacation or a new laptop for classes, CCF can add some extra cash to your pockets for the back-to-school season.

1: APR = Annual Percentage Rate. Rates are "as low as" and are based on credit score. Rates are subject to change at any time. Other account conditions may apply.

## FREE SHRED DAY OCTOBER 1<sup>ST</sup>



**DATE:** Saturday, October 1<sup>st</sup>, 2022

**TIME:** 9:00 AM to 12:00 PM

**LOCATION:** Sterling Heights Chamber of Commerce at 12900 Hall Road

Join CCF for a contact-free shred event! Drivers pull into designated drop-off lanes to have items retrieved from their vehicles and destroyed on site.

This event runs from 9:00 AM to 12:00 PM or until the three trucks are full.

- Limit of 3 boxes/bags per car
- All items must be contained in a lift-able box/bag
- No sorting on site
- No plastic bags



(800) 777-6728

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

Start a Conversation within online or mobile banking

## 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 CLOSING

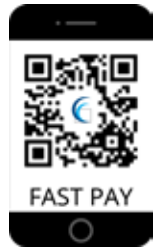
LABOR DAY

Monday, September 5<sup>th</sup>



## GET PAID EARLY WITH FAST PAY

See your paycheck in your Cornerstone account up to two days early with Fast Pay!<sup>2</sup> Cornerstone often receives a message up to two days prior to your direct deposit to let us know money is on the way. When this happens, we can reduce the extra processing time to get your money in your hands sooner.



For example, if your traditional payday is Friday but Cornerstone receives a notification from the Federal Reserve on Wednesday, you will receive your funds up to two (2) days early!

- If you're a CCF member with direct deposit, you're automatically enrolled.
- Fast Pay is free and automatic, so there is no opt-in required.
- Set an alert in Mobile Banking to let you know when your funds are available.

**DON'T HAVE DIRECT DEPOSIT?** Setting up direct deposit is easy and free! Provide your employer with your CCF checking account number and CCF's routing number: 272477429

2: You may receive a qualifying direct deposit up to two days early with Fast Pay. Not all direct deposit types are eligible for Fast Pay. It is at our discretion to identify which recurring direct deposits are eligible. The Credit Union cannot guarantee you will receive the Fast Pay service due to unanticipated circumstances. Fast Pay is automatic and offered at no cost to members with direct deposit. For more information, please contact us at 800-777-6728 or by visiting [CCFinancial.com/fastpay](http://CCFinancial.com/fastpay)

## DON'T LEAVE UP TO \$500<sup>3</sup> ON THE TABLE

If you don't have Rewards Checking + Round-Up Rewards you're leaving money on the table. Earn up to \$500<sup>3</sup> each year for financial activities you're likely already doing. Rewards Checking + Round-Up Rewards are the power duo you need to earn rewards with your every day spending.

### EARN REWARDS EACH MONTH

With Rewards Checking, you can earn up to \$25 each month! This account offers 2.02% APY<sup>4</sup> on balances up to \$15,000 when qualifications are met.

### ADD ROUND-UP REWARDS

Connect it to your Rewards Checking - each purchase<sup>5</sup> will be rounded up to the nearest dollar and deposited right into your savings account.

### EARN MORE WITH A 5% MATCH

CCF matches 5%<sup>5</sup> of your Round-Up Rewards savings each month.

Rewards Checking qualifications are simple!

- 18 monthly signature-based debit and/or credit card transactions
- Log in to online or mobile banking once each month
- Set up monthly direct deposit and eStatements at account opening

3: Earn up to \$25 each month with Rewards Checking for a total of \$300 annually and up to \$200 annually with Round-Up Rewards match, equaling a potential \$500 total.

4: APY = Annual Percentage Yield and is accurate as of 7/1/2022 Rates may change after account is opened. If qualifications are met each monthly statement cycle: balances up to \$15,000 receive APY of 2.02% up to \$300 per calendar year and balances over \$15,000 earn 0.05% interest rate on portion of balance over \$15,000. If qualifications are not met, all balances earn 0.00% APY.

5: Purchases completed by entering a PIN are not eligible for Round-Up transfer. To receive the credit union match, the account must be enrolled in eStatements. Subject to change at any time. Not available for use with CCF business checking accounts. Match amount will be credited to the Round-Up Rewards savings account at the end of each calendar quarter, not to exceed \$200 per calendar year. Accounts closed prior to match deposit will not receive that quarter's match deposit. There is no minimum deposit requirements to open a Round-Up Rewards savings account.