

# OUR CORNER

AUGUST 2022

## BACK-TO-SCHOOL LOAN AS LOW AS 6.99% APR<sup>1</sup>

New clothes, classroom supplies, electronics, uniforms - the back-to-school season can feel financially overwhelming. 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](https://www.CCFinancial.com/schoolloan).

- Loans up to \$5,000
- Flexible payback terms
- Low, competitive rates
- Quick, local decisions

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

<sup>1</sup>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.



(800) 777-6728

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

Start a Conversation within Online or Mobile Banking

## IN NEED OF A FRESH START?



A fresh start brings a chance to start over, especially when you might be starting over after a setback. Fresh Start Checking is a certified account<sup>1</sup> designed to offer a safe and affordable home for your money. All you need to open a Fresh Start Checking account is \$25.

### FRESH START CHECKING DETAILS

Fresh Start checking accounts keep things simple - no checks<sup>2</sup>, no overdraft fees and no minimum balance requirements:

- No direct deposit required
- Complimentary debit card
- 24/7 access to 30,000 fee-free ATMs
- Complimentary check cashing and access to digital services including bill pay, online and mobile banking.

<sup>1</sup>: Bank On is run by the national nonprofit organization, Cities for Financial Empowerment Fund. The CFE Fund has developed national account standards to better serve all consumers. [Learn more here.](#)  
<sup>2</sup>: Checks not available for this account

## 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>



## TAKE A PAYMENT VACATION: 90 DAYS NO PAY

The only thing better than a new car is not having to make a payment on it for 90 days!<sup>3</sup>

When you finance your new or used auto loan with Cornerstone, you will be payment-free for 90 days.

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.



Call us today to get pre-approved BEFORE you shop! Pre-approvals provide extra bargaining power at the dealership. Apply online anytime at

[CCFinancial.com](http://CCFinancial.com).

- Timely pre-approvals
- Buy new, used or collectible
- Competitive low rates to keep your payments low
- Flexible repayment terms that fit your budget
- 100% financing available
- Decisions made locally
- Auto protection programs available

<sup>3</sup>: 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.



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## HAVE YOU TRIED CASH COACH?

Cash Coach is a tool embedded within Online and Mobile banking that allows you to take control of your finances.

### EASILY CREATE BUDGETS, CATEGORIZE AND TRACK SPENDING HABITS

Quickly create a budget and start tagging your transactions to see where and how you spend your money.

### SET AND TRACK GOALS

Visually tracking your progress can help you take control and make reaching your financial goals much quicker and easier.

### BRING YOUR BUDGET TO LIFE

Using the interactive cash flow calendar, you can see how much money you have available to pay bills and other expenses day-by-day, allowing you to make informed choices on when to schedule bills and other spending.