

# OUR CORNER

OCTOBER 2023

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## HIGH-YIELD SAVINGS ACCOUNTS: EARN UP TO 3.15% APY<sup>1</sup>



AGES 0-17

### YOUTH HIGH-YIELD SAVINGS ACCOUNT: *SET YOUR CHILD UP FOR SUCCESS*

With a **special 3.15% APY<sup>1</sup> on up to \$1,000**, a Youth High-Yield Savings account provides an ideal opportunity to show your child the importance of saving money and how to grow their savings risk-free.

Also, they will be **automatically entered to win an Apple iPad<sup>®1</sup>** when the account is opened by December 31, 2023. No matter what they're saving for, a Youth High-Yield Savings account gives them the opportunity to earn more dividends than with a standard savings account so they can meet their savings goals even faster.



AGES 18-24

### YOUNG ADULT HIGH-YIELD SAVINGS ACCOUNT: *FUND YOUR FUTURE*

A car, your travel fund, a down payment — going after your dreams can be expensive. With a Young Adult HYSAs, you can earn **3.15% APY<sup>2</sup> on up to \$5,000**, helping you reach your goals faster by earning more dividends.

The sooner you start saving, the more resources you will have to fund your future. Plus, you have the chance to win an iPad! Open your Young Adult High-Yield Savings account by December 31, 2023 and you'll be **automatically entered to win an Apple iPad<sup>®2</sup>**.



(800) 777-6728

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

Start a conversation in mobile or online banking

## ARE YOU READY TO UNLOCK YOUR HOME'S POTENTIAL?

### A FIXED-RATE HOME EQUITY LOAN IS YOUR KEY TO **SECURE FINANCING**

A fixed-rate home equity loan is a secure and predictable way to unlock your home's equity to fund any financial goal — from home updates and landscaping to dream vacations and education. Scan the QR code to get started.



- Flexible terms up to 15 years and low monthly payments<sup>3</sup>
- Finance up to 100% of your home's value<sup>3</sup>
- Interest may be tax deductible<sup>3</sup>



# THANKS FOR BEING A GAME CHANGER

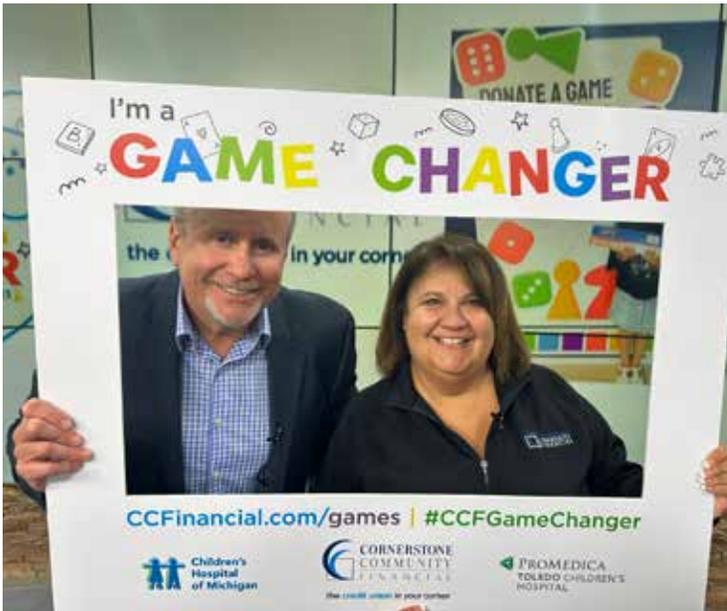


## GAMES ARE HEADING TO LOCAL HOSPITALS

Thank you to everyone who donated games online or in a CCF branch. CCF's 8<sup>th</sup> annual Pediatric Cancer Awareness toy drive was a huge success!

From board games and puzzles to Nintendo Switch consoles and card games — all kinds of games were delivered from across the United States. Our team members tagged each one with the name of the game changer who donated it.

Together, with our amazing members and local communities, the Be a Game Changer campaign collected **more than 1,000 games** for patients at local children's hospitals. We are delivering 500 games to The Children's Hospital of Michigan and 500 games to The Toledo Children's Hospital to fill their toy closets.



## ACCESS YOUR PERSONALIZED OFFERS IN DIGITAL BANKING



Remember, you can view personalized offers right from your mobile device. Plus, you can also view your credit score every time you log in to mobile and online banking.

### WHERE DO I FIND MY OFFERS?

- Log in to online or mobile banking and navigate to the main menu.
- Click "Personalized Offers" from the menu.

## KASSAB'S CORNER

The Fall season is in full swing in Michigan and Ohio. I hope you're enjoying the cooler days, changing colors and, of course, the return of football season!

### YOUTH & YOUNG ADULT HYSAs

Learning the habit and discipline of saving money is a big part of setting young people up for success. With **a special 3.15% APY<sup>1</sup>**, new Youth and Young Adult High-Yield Savings accounts are a great way for savers to **earn more dividends** than a standard savings account and meet savings goals even faster. Plus, we're giving away iPads<sup>1</sup> to two lucky winners, so check out the details on page #1.

### GAME CHANGER

Last month, we invited members and the community to **Be a Game Changer** by donating a game to the pediatric patients at the local children's hospitals. With your help, we surpassed our goal again, collecting more than 1,000 games!

### INTERNATIONAL CREDIT UNION DAY

On October 19<sup>th</sup>, Cornerstone will join more than 56,000 credit unions around the world to celebrate the 75<sup>th</sup> anniversary of International Credit Union (ICU) Day<sup>®</sup>. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people."

We've seen that philosophy in action for more than 70 years here at Cornerstone, by providing our members access to affordable financial products. We are proud to be the credit union in your corner!

*Heidi*

Heidi Kassab  
President & CEO



## MANAGE YOUR FINANCES WITH CASH COACH

Cash Coach is your personal financial management tool, embedded within CCF's mobile and online banking. It helps you take control of your finances, all within the safety of your banking app, so there are no additional downloads or registrations required.



### CATEGORIZE AND TRACK SPENDING HABITS

Quickly create a budget and start tagging your transactions to see where and how you spend your money. Cash Coach is your automatic budget tool!



### SET AND TRACK GOALS

Using Cash Coach, you can 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 day-by-day to spend or pay bills and other expenses.

Connect with the Member Contact Center or visit [CCFinancial.com/cashcoach](https://www.ccf.com/cashcoach) for walk-through videos to make the most of this powerful FREE financial resource.

## BRANCH LOCATIONS

### Auburn Hills Branch Headquarters

2955 University Dr.  
Auburn Hills, MI 48326

### Center Line Branch

7291 Bernice Rd.  
Center Line, MI 48015

### COMING SOON!

### 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**

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Community Financial



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## HOLIDAY CLOSINGS

COLUMBUS DAY

Monday, October 9<sup>th</sup>



the credit union in your corner



## ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, telephone us at 800-777-6728 or write us at CCFCU call or write us at the CCFCU 2955 University Dr., Auburn Hills, MI 48326 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 orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question.

If we decide to do this, we will credit your account within 10 business days 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 complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

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.

*1: YOUTH HYSA - APY is Annual Percentage Yield. Available to members ages 0-17. Standard APY of .05% applies to the balance in excess of \$1,000. Rates subject to change and are accurate as of 7/1/2023. Account will convert to a CORE Young Adult High-Yield Savings Account at age 18. Fees could reduce earnings on the account. No purchase necessary to win. For iPad giveaway contest rules and alternate entry options, visit [www.CCFinancial.com/ipadrules](http://www.CCFinancial.com/ipadrules). Apple and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.*

*2: YOUNG ADULT HYSA - APY is Annual Percentage Yield. Available to members ages 18-24. Standard APY of .05% applies to balances in excess of \$5,000. Rates subject to change and are accurate as of 7/1/2023. Account will convert to a Money Market account at age 25. Fees could reduce earnings on the account. No purchase necessary to win. For iPad giveaway contest rules and alternate entry options, visit [www.CCFinancial.com/ipadrules](http://www.CCFinancial.com/ipadrules). Apple and iPad are trademarks of Apple Inc., registered in the U.S. and other countries.*

*3: HOME EQUITY LOANS - APR offered as low as 6.50%. Subject to approval based on overall creditworthiness factors, satisfactory collateral, and LTV. Actual rate offered is based on LTV, overall creditworthiness factors, loan amount, lien position, and existence of a checking account with direct deposit of at least 50% of your monthly income. Approximate monthly payment for a loan amount of \$10,000 for 180 months with an APR of 7.24% is \$91.26. Collateral must be a one to four family residence that is owner occupied, located in Michigan or Ohio. LTV may not exceed 100%. Manufactured homes not eligible. Collateral must not be titled in a trust and must comply with CCFCU insurance requirements. Rates and terms offered are subject to change at any time. Other conditions may apply. Consult a tax professional about tax deductibility.*