

>>>> COMMUNITY SPONSOR

At Cornerstone Community Financial Credit Union, we consider it an honor to be a part of the neighborhoods around our branches.

In 2017, we sponsored summer movies at the Village of Rochester Hills, chowed down at the Food Truck Rally in Royal Oak, gathered teddy bears for the Children's Hospital in Troy, made ice cream sandwiches for the Center Line Chrysler plant and led a homecoming parade in Perrysburg.

These fun events, and dozens of others, give us the opportunity to give back to the amazing communities we call home!

- > OU's University of Life Girls' Education
- > Bottomless Toy Chest
- > Owens Community College
- > Royal Oak Food Truck Rally
- > Village Halloween Celebration
- > Penta Student of the Month Sponsor
- > Royal Oak Rotary Club Sponsor
- > Village Summer Movie Nights
- > Fraternal Order of Police Sponsor
- > Royal Oak Tree Lighting
- > Village Santa Visit Sponsor
- > Royal Oak Barktoberfest
- > Rossford Riverfest & Friendship Park
- > Free Community Shred Event
- > CCF's 2nd Annual Teddy Bear Drive



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2017

ANNUAL REPORT



CORNERSTONE'S YEAR IN REVIEW



Heidi Kassab
President & CEO



Leo Moses
Chairman

One of the most exciting things that happened to us in 2017 was CCF being named one of Crain's Detroit 100 Cool Places to Work, as well as one of the Free Press' Top Workplaces!

CCF was chosen for these honors because staff surveys indicated high levels of job satisfaction, a fun and positive work environment, and great benefits.

Each one of our staff contributes to CCF's culture of excellence, community, respect and fun - from chili cook-offs to Detroit Tiger fan days, we know how to have a great time here at CCF!

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In January 2017, we hosted a grand opening event at our new free-standing branch in Perrysburg, Ohio to welcome the community to our new location. Free goodies and giveaways made the celebration fun with many new members opening accounts.

CCF's 2nd Annual Teddy Bear Drive in support of Childhood Cancer Awareness

Month was a huge success. CCF members and the community donated 1,000+ teddy bears to kids with cancer and other serious illnesses, as well as more than \$1,000 in donations to families in need of financial help due to a child's illness.

In October, we joined credit unions across America and lunched local by purchasing lunch from several local eateries for the police forces in our branch cities, as well as for our staff.

In 2017, net income grew to \$1.92 million from \$1.28 million in 2016. We also saw a 5.5% reduction in operating expenses. Our collections team was hard at work,

and reduced CCF's delinquency rate from nearly 1% in 2016 to 0.70% in 2017.

Overall, 2017 was a great year with much accomplished. We look forward to continuing to serve our members and being the cornerstone of their financial success. Thank you for being a part of the CCF family!

>>>> COMMUNITY IS OUR MIDDLE NAME



>>>> STATEMENT OF FINANCIAL CONDITION



Membership



Loan Statistics



Lending Statistics



Expenses

