

OUR CORNER

DECEMBER 2022

OPEN A NEW CD: 17-MONTH TERM AT 4.32% APY¹

MOVE YOUR MONEY TO CORNERSTONE

Our industry-leading savings rates have increased and now is the time to shift your funds to CCF. Open your new 17-month term CD at 4.32% APY.

CDs are a great option when you don't need immediate access to funds and want guaranteed returns.

Your new CD can be opened with as little as \$1,000, with a maximum of \$500,000. This offer is available for funds not currently on deposit at Cornerstone Community Financial Credit Union.

→ Open your new CD online anytime at [CCFinancial.com/cd](https://www.CCFinancial.com/cd)

1: APY = Annual Percentage Yield. Offer is available for funds not currently on deposit at Cornerstone Community Financial up to \$500,000. Dividends paid quarterly. CD specials are non-renewable at the original terms. Dividend rate is 4.25%. CD will renew into an 18-month CD at prevailing rates at maturity. Excludes IRAs, Educational CDs, and business accounts. Restrictions and fees for early withdrawal may apply. Fees may reduce earnings on account. Certificate specials are for a limited time and the credit union may end it at any time without notice.

4.32%^{APY¹}

17-month term



MOVE YOUR DIRECT DEPOSIT EASILY WITH SWITCH PAY

SWITCH PAY MAKES IT EASY

Switch Pay is an easy and simple way to move your direct deposit to any CCF account right through the mobile app or online banking.

No paperwork, no calling your company's payroll department - Switch Pay is easy, secure, and verified in real time.

TO GET STARTED...

- Log in to CCF's mobile app or online banking
- Click on the Switch Pay icon
- Select the CCF account into which you'd like your direct deposit to go
- Connect to your payroll provider and follow the prompts

Can't find your payroll provider in Switch Pay? Connect with the Member Contact Center.

SWITCH PAY



(800) 777-6728

Chat live at 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

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HOLIDAY CLOSINGS

Christmas Eve

Saturday, December 24th

Christmas Day (Observed)

Monday, December 26th

New Year's Eve

Saturday, December 31st

New Year's Day (Observed)

Monday, January 2nd, 2023



the credit union in your corner



HOLIDAY LOANS AS LOW AS 8.49% APR²



CCF IS HERE TO HELP WITH A HOLIDAY LOAN

Things may cost more this year, but that doesn't mean you have to cut out the holiday fun! Apply for a Holiday Helper loan with rates as low as 8.49% APR.²

Don't use high-rate credit cards to extend your holiday budget. A lower-rate Holiday Helper loan from CCF can help fund your holiday shopping, home decorations, travel and traditions.

Apply online anytime at [CCFinancial.com/holiday](https://www.CCFinancial.com/holiday)

- Loans up to \$5,000²
- Flexible terms
- Low, competitive rates
- Apply online



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2: 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.

SKIP A PAYMENT FOR THE HOLIDAYS

SKIP A PAYMENT, DON'T SKIP TRADITION

Baking cookies, seeing family members across the country, making special holiday recipes - whatever your family's traditions are, they're important.

If inflation is making your holiday budget tighter this year, CCF may be able to help with Skip-A-Pay.³

If you have a CCF auto loan or personal loan, you may be able to take a break from your next loan payment with Skip-A-Pay. Even if you've already skipped a loan payment this year, you can take advantage of Skip-A-Pay up to twice per year.³

Apply for Skip-A-Pay anytime, 24/7, directly through CCF's mobile banking app. Have questions about Skip-A-Pay eligibility? Connect with the Member Contact Center.



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3: Loans are eligible for Skip-A-Pay after three (3) months of payment history. No more than two (2) Skip-A-Pays allowed per calendar year, per loan and must be at least (3) three months apart. Loan(s) must be current and all CCF accounts in good standing to apply for Skip-A-Pay. Home equity loans, lines of credit, collection loans, and credit cards are not eligible to be skipped. Additional restrictions apply.