

OUR CORNER

JULY 2021

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COMMUNITY CHAMPION SCHOLARSHIP WINNERS

CCF's annual Community Champion Scholarship Program was created to provide financial support to student members with demonstrated financial need who achieve academic excellence and contribute to the community in which they live. These three scholarships are available to high school seniors and any student actively enrolled in a Michigan or Ohio college or trade school. Meet the 2021-2022 scholarship winners!



ANALEYSE SMITH

[Sophomore at The University of Toledo](#)

Analeyse is a nursing major attending The University of Toledo. She works at ProMedica Flower Hospital as a Certified Nursing Assistant, taking care of COVID patients all throughout the pandemic as a frontline worker.

She volunteers with the National Technical Honors Society, helping veterans and their families, as well as SkillsUSA to raise funds for scholarships for Penta High School's career center.



SAMHITA BOLISETTY

[Attending Michigan State University](#)

Samhita is a graduating senior from Novi High School, attending MSU to major in Biology. She leads Girl's STEM workshops, helping to get girls interested in STEM careers early on.

Samhita is also on the executive board of KAST (Kids Are Scientists Too), a non-profit organization teaching science to younger children through fun experiments.



NICHOLAS FRINGER

[Attending University of Detroit Mercy](#)

Nicholas is graduating from Romeo High School, planning to study Mechanical Engineering at the University of Detroit Mercy. A cross-country runner and member of the National Honors Society, Nicholas volunteers at local homeless shelters like MCREST, as well as Samaritan House.

During the pandemic, he helped keep these shelters clean for visitors so they could safely receive warm meals and a place to stay.

CHANCE TO WIN WITH YOUR VISA CARD

You could score \$10,000 and a chance to virtually meet Olympic Games hopeful Noah Lyles, courtesy of Visa!

When you pay with your Cornerstone Visa Platinum Card, or any other Visa, from 6/15/21 – 8/15/21, you will be entered for a chance to win.

Prize Packages:

- Gold: \$10,000 + Team Visa Gift Box + Virtual Meet & Greet
- Silver: \$5,000 + Team Visa Gift Box
- Bronze: \$1,000 + Team Visa Gift Box

Official rules at CCFinancial.com/resources/promotions.



EXCLUSIVE CARVANA MEMBER OFFER

We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for credit union members!

Carvana is the leading e-commerce platform for buying used cars and the fastest growing used auto retailer in the country. With Carvana you can:

- **Browse certified inventory:** low mileage, no reported accidents, 150-point inspection.
- **Shop from home:** buy online with delivery or pickup available as soon as the next day.
- **Get more for less:** save valuable time and money by shopping online.
- **Buy with confidence:** 7-day money back guarantee, 100-day warranty.
- **Finance with ease:** easily finance a Carvana purchase with a loan from Cornerstone.

Get pre-approved for your auto-loan today and start shopping over 20,000 vehicles with Carvana all from the comfort of home. Visit lovemycreditunion.org today!

A large advertisement for Carvana. On the left, a multi-story car lift structure is shown with several cars (yellow, white, red, blue, green, and red) parked on different levels. The word "CARVANA" is displayed at the top of the lift. On the right, the text "\$100 CASH REWARD" is written in large, bold, white letters. Below this, the "LOVE MY CREDIT UNION" logo is shown, followed by the text "From Love My Credit Union Rewards when you buy a vehicle from Carvana*". At the bottom right, a blue button contains the text "Visit LoveMyCreditUnion.org".

KASSAB'S CORNER

It's been so nice to gather with friends and family to enjoy the warm summer nights together as life returns to some sort of normal. What a difference a year can make.

CCF's 70th anniversary celebration continues with 70 Acts of Kindness all year long. To date, we've completed 45 acts of kindness from providing dinner for the local ambulance crews to celebrate EMS Week to sponsoring future leader dog Sequoia as she trains to become a local Leader Dog for the Blind.

There are many more acts of kindness planned in the coming months. And, remember, if you'd like to suggest an act of kindness for an organization in your community, visit CCFinancial.com/70years to send a suggestion.

We're excited to announce that Carvana has joined the Love My Credit Union Rewards family with an exclusive \$100 cash reward for Cornerstone Community Financial CU members! Carvana is the leading e-commerce platform for buying used cars and the fastest growing used auto retailer in the country. Read all about it on Page 2, plus it's your chance to win BIG this Olympic season when you use your CCF Visa card.

Meet our three Community Champion scholarship winners on Page 1. These students have showed their commitment to community and CCF is happy to financially support their efforts with a scholarship.

Mark your calendars for CCF's annual free Shred Day on Saturday, August 14th from 9 a.m. to 12 noon. We will be on site at the Sterling Heights Regional Chamber of Commerce located at 12900 Hall Rd. in Sterling Heights, Michigan. See all the details below or online at CCFinancial.com/events.

Wishing you a safe and fun summer season!

Heidi Kassab

Heidi Kassab
President & CEO



UPCOMING EVENTS



SUMMER MOVIE NIGHTS AT THE VILLAGE

Friday, July 23rd | Starts at sundown

The Village of Rochester Hills | 388 N Adams Rd., Rochester, MI

→ Celebrate the 20th anniversary of the movie release of Shrek! Enjoy an outdoor summer movie night at The Village of Rochester Hills in the north parking lot. Bring chairs and blankets to make the night comfy and fun. CCF will hand out free popcorn, with chances to win fun Shrek-themed prizes!



SHRED DAY

Saturday, August 14th | 9 a.m. - 12 noon

Sterling Heights Regional Chamber | 12900 Hall Rd., Sterling Heights, MI

→ There is a limit of 3 boxes/bags of shred items per car. All items must be contained in a paper bag or box - no sorting on site. Bags or boxes of shred items must be easily liftable. Please do not use plastic garbage bags because they are too heavy. Visit CCFinancial.com/events for more information.

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

Troy Branch

1785 Rochester Rd.
Troy, MI 48083

Sterling Heights Branch

44911 Mound Rd.
Sterling Heights, MI 48314

CONNECT WITH US

(800) 777-6728

www.CCFinancial.com



CCFCreditUnion



@cornerstone_CU

HOLIDAY CLOSING

Independence Day

(OBSERVED)

Monday, July 5th



the credit union in your corner



ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the CCF Headquarter's telephone number or address listed to the left, 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 verbally, we may require that you send us your dispute or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your dispute or question.

If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) 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 dispute or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account open at least 30 days with us before the account is opened.

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 by contacting us at the CCF Headquarter's phone number or address listed to the left. We reserve the right to change our business days, hours and the days we are closed.

Please check our web site at CCFinancial.com or call (800) 777-6728 to see if any changes have been made since this document was provided to you.

