



# OUR CORNER

OCTOBER 2021

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## CREATING COURAGE



Thank you to everyone who donated to CCF's 6<sup>th</sup> Annual Pediatric Cancer Awareness fundraiser, Creating Courage. Your generous donations allowed CCF to deliver more than 1,000 items to local children's hospitals in October!

More than 500 creative items were delivered to both The Toledo Children's Hospital and The Children's Hospital of Michigan.

The pandemic has caused a drop in toy and activity donations to local hospitals. With record numbers of patients, hospitals are in need of bedside play activities to keep children's minds active during their hospital stay. Each donation gives a child courage and comfort, and sparks creativity during a difficult and scary time.

From coloring books and crayons to dinosaur building kits and friendship bracelets, donations included creative gifts for kids of all ages and abilities.

Over the past 6 years, CCF and its members (you!) have donated 5,000+ toys to local children's hospitals and \$15,000 to pediatric cancer research.



# INTERNATIONAL CREDIT UNION DAY

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On October 21, 2021, Cornerstone Community Financial will join more than 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day.

The theme of ICU Day 2021 is “Building financial health for a brighter tomorrow.”

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of under-served communities. Cornerstone is honored to be a part of this proud tradition.

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## CITY OF TROY’S FRIGHTFUL 5K

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For the third year, CCF is the main sponsor of Troy’s Frightful 5K at the Troy Community Center on Sunday, October 24<sup>th</sup>, and we’re inviting you to join in on all the fun!

### WALK OR RUN THE 5K

Get more mileage out of your amazing Halloween costume by joining CCF at the Frightful 5K race event! Whether you race for a top time in your age group or walk with family and friends, this 5K event is a fun way to kick off the week before Halloween.

Costumes are encouraged, as long as they are family-friendly. Each participant receives a race medal, with the top 3 fastest race times recognized in each age bracket. Register as soon as possible to save your place and secure a Frightful 5K race t-shirt. This is a timed, USTAF-certified race.

- From now until October 17: \$25 for 5K, \$10 for 1K
- Starting October 18: \$35 for 5K, \$10 for 1K
- Day of Registration: \$45 for 5K, \$20 for 1K

### 1K FUN RUN

For the little ones, the Frightful 5K event also offers a mini race for families called the 1K Family Pumpkin Fun Run starting at 9:30 am. The 1K begins on the track next to the Troy Community Center. Participants are encouraged to bring their families.

To register, visit [TroyMI.gov/frightful5k](https://TroyMI.gov/frightful5k). Make sure to come by CCF’s table for free snacks and goodies!





## KASSAB'S CORNER

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Fall is here! The leaves are changing, the days are a little shorter and the weather a bit colder. At Cornerstone, the Fall season means one thing - cider and donuts! We will make any excuse to have cider and donuts.

Thank you to everyone who donated to Creating Courage! This was our 6<sup>th</sup> year partnering with local children's hospitals to fill their toy closets, which have been sadly empty due to the pandemic.

We originally pledged 1,000 items to the hospitals, 500 items to each location. Our generous communities blew us away with more than 1,000 items donated!

CCF's 70<sup>th</sup> anniversary celebration continues with 70 Acts of Kindness all year long. To date, we've completed 55 acts of kindness. With 15 more to go, you can be sure we have some amazing final Acts of Kindness to finish out this celebratory year.

Visit [CCFinancial.com/70years](https://CCFinancial.com/70years) to see all of our completed Acts of Kindness so far. Make sure you're connected with Cornerstone on Facebook so you don't miss out on any of the fun.

Speaking of fun, we hope you'll join us at the Frightful 5K Fun Run on October 24<sup>th</sup> at the Troy Community Center! As the event's main sponsor, we will be there providing yummy snacks to the racers, and several CCF team members will be running the race, as well.

Register ASAP to secure your fun run t-shirt and medal. Bring the little ones in costume for the 1K Pumpkin Run, which is always adorable! See Page 2 for details.

Wishing you a wonderful season filled with pumpkin spice lattes, apple cider, donuts, and all thing Fall!

*Heidi Kassab*

Heidi Kassab  
President & CEO



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## 70 ACTS OF KINDNESS



### EMERGENCY DOG TREATS FOR AUBURN HILLS SHELTER

Seeing empty cupboards, the animal shelter in Auburn Hills put out an emergency call for dog treats. CCF ordered all kinds of yummy dog treats for the good boys and girls at the shelter. Branch manager Christina and Assistant Branch Manager Kyrstin delivered the goodies to a very thankful shelter director.



### WATER FOR GILDA'S CLUB MEMORIAL RACE

Gilda's Club in Royal Oak is part of a national organization for the support of cancer patients, survivors and their families. Each year, they host a Gilda's Gratitude Walk/Run in September. Because of the pandemic, cups of water could not be handed out, so CCF sponsored mini water bottles for the participants.

## 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](http://www.CCFinancial.com)

 **CCFCreditUnion**

 **@cornerstone\_CU**

## HOLIDAY CLOSING

**Columbus Day**  
**Monday, October 11<sup>th</sup>**



the credit union in your corner



## NEW BUSINESS CHECKING ACCOUNTS



### FLEX BUSINESS CHECKING ACCOUNT

Your organization doesn't fit in a box, and neither should your checking account.

Experience ultimate flexibility with Flex Business Checking, designed specifically for non-profit, charity organizations and community groups.

- No minimum balance requirement
- No monthly service charges
- First 200 account transactions are free<sup>1</sup> (\$.50 per transaction after limit has been met)
- \$10 minimum opening deposit
- Complimentary incoming wire transactions
- Payment processing solutions provided by Elavon including in-person, online and mobile payments, chip card/EMV terminals and more.
- Fee-free ATM transactions at more than 30,000 CO-OP ATMs
- Digital invoicing and online payment collection via Autobooks for Businesses

1: Transactions include cash withdrawals and deposits, check deposits (per item, mobile deposits not included), check withdrawals, draft withdrawals, and ACH deposits and withdrawals.



### CLEAR BUSINESS CHECKING ACCOUNT

You have a clear vision for your business, all you need is a Clear Business Checking Account.

With a Clear Business Checking account, you'll have exactly what you need to run your business on your terms. No hidden account requirements or fees.

- No minimum balance requirement
- Dividends earned on balances of \$7,500 or more
- No monthly service charge<sup>1</sup> with aggregate share balances totaling \$2,500+
- Receive up to 1,500 free account transactions<sup>2</sup> (\$.25 per transaction after limit has been met)
- Complimentary incoming wire transactions
- Payment processing solutions provided by Elavon including in-person, online and mobile payments, chip card/EMV terminals and more
- Fee-free ATM transactions at more than 30,000 CO-OP ATMs
- Digital invoicing and online payment collection via Autobooks for Businesses

1: If average monthly aggregate account balances fall below \$2,500, a \$10 monthly service charge will apply.

2: Transactions include: cash withdrawals and deposits, check deposits (per item, mobile deposits not included), check withdrawals, draft withdrawals, and ACH deposits and withdrawals. Number of free transactions is dependent upon average monthly balance in checking account according to the tiers below:

1. \$0.00-\$7,499.99 200 transactions
2. \$7,500.00-\$24,999.99 300 transactions
3. \$25,000.00-\$249,999.99 500 transactions



Scan this code with your phone camera for more information or to apply online.