



OUR CORNER

CELEBRATING 70 YEARS OF SERVICE | DECEMBER 2021

HOLIDAY HELPER LOANS AS LOW AS 6.99% APR¹

Gifts, guests, meals, travel, decorations - the holiday season can get expensive! Do you need some extra dollars to fund your holiday season? A Holiday Helper Loan from CCF could be the solution.

Apply online 24/7 at [CCFinancial.com/HolidayHelper](https://ccfinancial.com/HolidayHelper).

- Loans up to \$5,000
- Flexible payback terms
- Low, competitive rates
- Quick, local decisions

Let CCF add some extra cash to your pockets this holiday season.

¹APR = 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.



WIN A \$500 VISA BONUS



Just one month left to win CCF's \$500 Visa bonus! You could be the lucky recipient of a \$500² cash bonus just for using your Visa credit card!

Cardholders who complete five purchases in the amount of \$10 or more during the month, are qualified to win one of five \$500 cash bonuses.

HOW TO ENTER: OPT-IN TO WIN!

First, opt-in by scanning the QR code and fill out the online form.

If you don't opt-in, you can't win!

Start using your Visa Platinum card. If you make 5 purchases in the amount of \$10 or more in December, you will receive one entry to win.

SCAN
HERE



²Promotion begins on 10/1/2021 and ends 12/31/2021. Card holder must use their Visa Platinum credit card at least five (5) times in the amount of ten (\$10) dollars or more during at least one calendar month during the promotional period to qualify and must opt-in using the QR code. Account must be in good standing at the time of payout to receive bonus. Not eligible for Business Visa Platinum card holders. Other terms, qualifications and restrictions apply. View the complete Official Rules at www.ccfinancial.com/visabonus.

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

CCFinancial.com

 Cornerstone
Community Financial

 CCFCreditUnion

 @cornerstone_CU

HOLIDAY CLOSING

CHRISTMAS EVE

Friday, December 24th

CHRISTMAS DAY

Saturday, December 25th

NEW YEAR'S EVE

Friday, December 31st

NEW YEAR'S DAY

Saturday, January 1st



CD SPECIAL: 0.70% APY³, 15-MONTH

It's been quite a year celebrating Cornerstone's 70th year of business, and we wouldn't be here without our members! As a thank you, we are offering a limited-time CD special to share in celebration.

- Earn 0.70% APY for 15 months
- Minimum opening deposit \$1,000
- Guaranteed returns
- Funds federally insured by NCUA

³APY = Annual Percentage Yield. Minimum to open is \$1,000. Dividends paid at maturity. Limit one certificate per member. Restrictions and fees for early withdrawal may apply. Fees may reduce earnings on the account. Subject to change without notice. This certificate will auto-renew into a 12-month certificate at the prevailing rates upon maturity. Offer valid for funds not currently on deposit at Cornerstone Community Financial. Rate effective October 1, 2021 through December 31, 2021 or unless otherwise noted.

70 ACTS OF KINDNESS: FINAL UPDATE

We did it! CCF completed 70 Acts of Kindness to celebrate CCF's 70 years of service. It's been so much fun surprising our communities with funds, donated items, volunteer hours and more. To see all 70 of CCF's Acts of Kindness, visit CCFinancial.com/70Years.



TREATS FOR THE PERRYSBURG, LAKEVILLE & WALBRIDGE POLICE DEPTS

While CCF's branch is in Perrysburg, we wanted to spread the kindness to all three police departments that serve the area, so we delivered treats to the officers at Perrysburg, Lakeville and Walbridge Police Departments.



ADOPT-A-TREE

Levi Commons Shopping District is hosting a season-long holiday tree display. CCF has adopted a tree and decorated it in honor of our 70th anniversary! Stop by and take a look at all 50 decorated trees. These Norfolk Pine trees will be planted in the spring for the community to enjoy for years to come.

#70 ACT OF KINDNESS AT KROGER

Our #70 Act of Kindness had to be a BIG one! Cornerstone partnered with Kroger to help families put food on the table this holiday season.

Our team surprised shoppers by handing out \$15,000 in \$100 Kroger gift cards to lucky shoppers at local Kroger stores. It was a great way to complete an entire year of giving back to celebrate CCF's 70th anniversary!

