



# OUR CORNER

JANUARY 2022

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## \$100 VISA STATEMENT CREDIT

Do you have a Cornerstone Visa Platinum credit card? If not, you're missing out on great benefits like no annual fee, no balance transfer fee and no cash advance fee, along with some of the lowest rates around.

Open a Cornerstone Visa Platinum today and enjoy a \$100 statement credit<sup>1</sup> when you spend \$2,500 within the first six months!

Apply online anytime at [CCFinancial.com](http://CCFinancial.com) for a quick and local lending decision.

Questions? Cornerstone's on-site Member Contact Center is happy to help.



800-777-6728

Chat live at [CCFinancial.com](http://CCFinancial.com)

Start a Conversation within Online or Mobile Banking

1: A \$100 statement credit available for new Visa Platinum credit cards opened on or after 1/1/2022. To receive credit, \$2,500 in new purchases must clear and settle within the first six months. Balance transfers and cash advances are not included in new purchase limit. Statement credits will be applied to members who meet qualifications, are in good standing and have made six (6) on-time card payments. Statement credit will be applied in month seven (7) regardless of when \$2,500 limit was met. If there is no balance to apply the statement credit, \$100 will be deposited to member's share savings account. Cards closed prior to payout will forfeit statement credit bonus. Valid for Visa Platinum cards only. Subject to change at any time.

## PROTECT YOUR IDENTITY & MONEY

Here are some tips to keep your identity and your money safe. To avoid identity theft and fraud, it's necessary to use caution. Never give out personal information. Cornerstone will never ask for account or personal information via e-mail, phone, or text. Regardless of what information is requested, you should:



### QUESTION THE SOURCE.

Do you personally know the person or institution calling? Are they asking for information they should already have on file?



### GUARD PERSONAL INFORMATION.

If contacted by a suspicious source, do not respond. Find the institution's number online and call them directly.



### NEVER GRANT REMOTE ACCESS.

Be wary of "computer update" reps asking you to grant remote access to your computer or phone.

## THREE NEW YEAR'S FINANCIAL RESOLUTIONS

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If getting your finances in order is one of your New Year's resolutions, three things need to happen – save more, make more and spend less.

### SAVE MORE: SMALL STEPS TO REACH YOUR SAVINGS GOALS QUICKER



#### PAY YOURSELF FIRST

Have an automatic savings withdrawal set up for the day after your direct deposit hits. If you wait to save what is left after bills, there usually isn't any.

#### FOCUS ON YOUR GOALS

Cut out a picture of your goal and put it in your wallet. If you look at a picture of Hawaii every time you use your debit card, it will help you skip those impulse buys to meet your goal even faster. If you share funds with a partner, talk about mutual goals and how saving will help you reach those goals, like saving for a down payment, dream vacation or remodeling project.

### MAKE MORE: WAYS TO EARN MORE MONEY TO BOOST MONTHLY INCOME



#### LOOK FOR A NEW JOB WITH A HIGHER SALARY

The biggest salary boost often comes from moving to a new company. Or, ask how you can increase your income at your current job by taking on more responsibilities.

#### CONSIDER A SIDE HUSTLE

Do you have a talent you could teach or tutor? Playing an instrument, teaching sign language, editing papers – many can be done while social distancing thanks to Zoom or FaceTime. Make sure the side hustle is worth your time. Don't continue a side hustle unless it's profitable and doesn't interfere with your regular job.

### SPEND LESS: CUTTING EXPENSES WHILE STILL ENJOYING LIFE



#### REEVALUATE SUBSCRIPTIONS

Maybe you signed up for Disney Plus to watch Mandalorian, but you no longer use the service, or you purchased a gourmet coffee subscription box and the bags of beans are piling up. Since subscriptions are withdrawn automatically from your account, it can be difficult to catch un-used or under-used subscriptions.

#### USE A BUDGETING PROGRAM

Sometimes it's hard to see where we're overspending until we see the data on our spending habits. CCF's free Cash Coach program helps you budget, save and track spending.

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## ONLINE BILL PAY

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If you're not using CCF's online bill pay services, you're missing out. Skip the stamps and protect your banking information with this amazing and FREE service! Just set it and forget it with Online Bill Pay, and never worry about missing a payment again.

Sending money electronically is faster, more convenient and more secure than sending a check. And, even when a paper check is necessary, Online Bill Pay can save you time because your check is mailed directly to the recipient, saving you a trip to the post office. Start using online bill pay today in Online or Mobile Banking.

## KASSAB'S CORNER

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Happy New Year! I hope your holidays were relaxing and filled with the joys of the season. As we begin CCF's 71<sup>st</sup> year of service, I want to thank each of you for your membership and support. Together, we create a strong financial community that carries on the proud tradition of people helping people.

We ended 2021 with our 70<sup>th</sup> act of kindness - handing out \$15,000 in Kroger gift cards to shoppers during the holidays. There were hugs and tears of gratitude and joy from all of us as we distributed the gift cards. It was a fitting end to our 70<sup>th</sup> anniversary celebration. We're excited for the next 70 years and beyond!

While we hope 2022 will bring the end to this pandemic, we are still offering plenty of contact-free banking options to keep everyone as healthy as possible. Drive-thru banking, CCF's Mobile Banking app and the Member Contact Center are all available. We even have team members available to do notary functions remotely!

You can call [800-777-6728](tel:800-777-6728), chat with the Member Contact Center live at [CCFinancial.com](https://www.ccfinc.com) or start a Conversation within Online or Mobile Banking. CCF's award-winning Mobile Banking app is like having a credit union branch right on your phone - transfer funds, pay bills, turn your cards on/off with a tap of your finger.

Are you a business owner or running a non-profit organization? CCF offers comprehensive business banking services to fit all kinds of industries. From flexible checking and savings to Visa credit cards and lending, CCF is your banking partner.

We're expanding in 2022! Stay tuned for all the exciting news. For now, CCF's charter has expanded to include all of Michigan. So, any Michigan resident is eligible to join CCF! We've also expanded our charter in Ohio to serve four new counties. Visit [CCFinancial.com](https://www.ccfinc.com) for more charter expansion information.

*Heidi Kassab*

Heidi Kassab  
President & CEO



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## CASH COACH



### WHAT IS CASH COACH?

Cash Coach is a financial management tool embedded in Online and Mobile banking that allows members to take control of their finances. Effortlessly track spending, and create budgets and savings goals, all while staying informed of the full financial picture.

### IS THIS JUST ANOTHER BUDGETING APP?

No, Cash Coach is so much more! It's similar to Mint and other budgeting apps, but offers many more features that are already connected to your accounts. Cash Coach is more secure because it's all within your banking app - no need to give other programs access to your information.

### WHERE CAN I FIND CASH COACH?

Cash Coach is conveniently located within Online Banking and the Mobile Banking app. Visit [CCFinancial.com/cashcoach](https://www.ccfinc.com/cashcoach) for to get started.



## 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](https://www.facebook.com/CCFCreditUnion)

 [@cornerstone\\_CU](https://twitter.com/cornerstone_CU)

## HOLIDAY CLOSING

**MLK Day**  
**Monday, January 17<sup>th</sup>**



the credit union in your corner



## 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.

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



## ANNUAL MEETING NOTICE

CCF will hold its 2022 Annual Meeting on Tuesday, April 26<sup>th</sup>, 2022 at 5 p.m. Currently, it is our intention to hold this meeting in person at our headquarters, however, we will continue to follow CDC guidelines for group gatherings. Please visit [CCFinancial.com/annualmeeting](http://CCFinancial.com/annualmeeting) for changes, as all updates will be posted on our site.

There are two Board of Director positions, each carrying a three year term, expiring at this meeting. In accordance with the credit union's bylaws, the Board has appointed a Nominating Committee. The committee has considered the qualifications of appropriate individuals from the membership and has nominated, for the three-year terms, Chris Baker and Brian Beaumont.

Cornerstone bylaws also provide for nomination by petition. Any member with sufficient background in business or finance, and time to devote to regular and special meetings and study of credit union issues, may obtain a nomination petition beginning February 26<sup>th</sup>, 2022..

This request must be made to the President/CEO by contacting Executive Assistant Kristi Feyers-Moss at **(800) 777-6728 x240** or by e-mailing [KristiF@CCFinancial.com](mailto:KristiF@CCFinancial.com).

Petitions may be requested and must be returned no later than the close of business on Tuesday, April 12<sup>th</sup>, 2022. The petition requires signatures be acquired from 3% of all eligible members to be placed on the ballot. Nominations will not be accepted from the floor at the 2022 Annual Meeting.

If you have any questions regarding the election process, please contact CEO Heidi Kassab at **(800) 777-6728**.