OUR CORNER NOVEMBER 2020

HOME FOR THE HOLIDAYS

This year, "Home for the Holidays" takes on a new meaning. Let CCF help prepare your home with a small Home for the Holidays Loan*.

Whether you use it to give gifts, bake sweet treats or up your decorating game, CCF can add some extra cash to your pockets this season.

- → Loan amounts up to \$2,500
- \rightarrow Flexible payback terms
- → Low, competitive interest rates → Quick, local decisions

Apply online at **CCFinancial.com/HolidayLoan**. Need a bit more jingle than \$2,500? Give us a call at (800) 777-6728.



*All loans subject to approval. Rate dependent upon credit criteria. Some restrictions may apply Offer subject to end at any time.

YOU COULD WIN BIG WITH NFL & VISA

Cornerstone has partnered with Visa® to offer our credit card holders an opportunity to win \$10,000 and an NFL gift box that includes:

- → Microsoft Surface
- → Bose Noise Cancelling Headphones
- → Madden NFL 21 & game console
- → \$500 NFLShop.com coupon and more

Visa® credit card holders who use their credit card from October 1st through November 30th, 2020 will automatically be entered to win. Use mobile wallet and tap to pay with your CCF Visa® Platinum for a bonus entry.

SCHEDULE WITH A CLICK



appointment with your local CCF

Visit **CCFinancial.com** to schedule an appointment for loan closings. account openings or whatever rep of your choice.



*NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2020 NFL SWEEPSTAKES. Non-purchase entries and Purchase Entries have an Equal Chance of Winning. Open to legal residents of the 50 U.S. & DC, 18 or older as of 10/1/20. Void in PR & where prohibited. PIN-based and ATM transactions are not eligible. Ends 11/30/20. For details, including non-purchase entries, see full Official Rules at www.visa. com/NFLUItimateSweepstakesFullRules

CONVERSATIONS IN THE APP

Did you know that you can make an It's like sending a text to your favorite friend at CCF! Send a message 24/7 using our exclusive Conversations branch at the click of a button? feature in Online or Mobile Banking, and talk to a live person - not a chat bot or an automated messaging system.

To learn how to start a Conversation in Online Banking your need may be with the CCF or the Mobile app, visit CCFinancial.com/Conversations and follow the prompts.

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

CCF CLOSED

VETERANS' DAY Wednesday, November 11th

THANKSGIVING DAY Thursday, November 26th





ROUND-UP REWARDS



CCF's newest savings program is Round-Up Rewards! Every time you use your debit card, Round-Up Rewards rounds your purchase up to the nearest dollar and deposits the difference into a dedicated savings account.

With Round-Up Rewards, CCF matches 25%* of your first month's savings total, and then another 5% every month after. Match deposits will be made quarterly, and are a great way to automatically boost savings.

1. Open a Round-Up Rewards savings account and connect with your CCF Reward Checking debit card. Don't have a checking account? No problem, we're happy to open one for you.

2. Use your card for your everyday purchases and watch your savings add up. Every time you make a purchase using your signature, not your PIN, it will be rounded and transferred to your Round-Up Rewards savings account. Even online purchases count!

3. Get rewarded! At the end of the first month, CCF will match up to 25% of your first month's savings. Then, every month after, CCF will continue to match 5% of your monthly savings amount.

Visit **CCFinancial.com/RoundUp** for more information. To enroll in Round-Up Rewards call **(800) 777-6728** or visit your nearest branch and a friendly

*Upon enrollment, we will round up your CCF debit card purchases to the nearest dollar and transfer the difference from your checking account to your Round-Up Rewards savings account. Purchases completed by entering a PIN are not eligible for the Round-Up transfer. To receive the credit union match the account must be enrolled in eStatements. The match amount will be credited to the Round-Up Rewards savings account at the end of each calendar quarter, not to exceed \$200.00 per calendar year. Accounts that are closed prior to the match deposit will not receive that quarter's match deposit. There are no minimum deposit requirements to open a Round-Up Rewards share account. Subject to change at any time. Not available for use with Business Checking accounts.

BUILD HOPE LEGO DRIVE'S FINAL NUMBERS



With CCF's set-for-set matching, we surpassed our goal and collected more than 780 LEGO[®] sets for the children's hospitals!

Because of shipping delays, sets continued to arrive well into October and we happily delivered a second shipment of LEGO sets to the hospitals.



A special thanks to The Central Macomb Optimist Club for their donation of more than 80 LEGO sets of all sizes! It's members and community partners like you that make these fundraisers a success.



Families all over Michigan and Ohio deal with pediatric cancer every day, and we hope that CCF's fundraising and community efforts will make a difference and be a bright spot of hope for families during this tough time. Thank you for helping us Build Hope with LEGOs!