

OUR CORNER

NOVEMBER 2022

SKIP A PAYMENT FOR THE HOLIDAYS



SKIP A PAYMENT, DON'T SKIP TRADITION

Baking cookies, seeing family members across the country, making special holiday recipes - whatever your family's traditions are, they're important.

If inflation is making your holiday budget tighter this year, CCF may be able to help with Skip-A-Pay.

If you have a CCF auto loan or personal loan, you may be able to take a break from your December loan payment with Skip-A-Pay. Even if you've already skipped a loan payment this year, you can take advantage of Skip-A-Pay up to twice per year¹

Apply for Skip-A-Pay anytime, 24/7, directly through CCF's mobile banking app.

[Have questions about Skip-A-Pay eligibility?](#) Connect with the Member Contact Center.



(800) 777-6728

Chat live at www.CCFinancial.com

Start a Conversation within online or mobile banking

1: Loans are eligible for Skip-A-Pay after three (3) months of payment history. No more than two (2) Skip-A-Pays allowed per calendar year, per loan and must be at least (3) three months apart. Loan(s) must be current and all CCF accounts in good standing to apply for Skip-A-Pay. Home equity loans, lines of credit, collection loans, and credit cards are not eligible to be skipped. Additional restrictions apply.

HOLIDAY HELPER LOANS AS LOW AS 8.09% APR²

HOLIDAY HELPER LOAN

Things may cost more this year, but that doesn't mean you have to cut out the holiday fun! Apply for a Holiday Helper loan with rates as low as 8.09% APR.²

Don't use high-rate credit cards to extend your holiday budget. A lower-rate Holiday Helper loan from CCF can help fund your holiday shopping, home decorations, travel and traditions.

Apply online anytime, 24/7, at CCFinancial.com/holiday.

- Loans up to \$5,000²
- Flexible terms
- Low, competitive rates



2: APR = 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.

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

Sterling Heights Branch

44911 Mound Rd.
Sterling Heights, MI 48314

Toledo Branch

4400 Heatherdowns Blvd.
Suite 1
Toledo, OH 43614

Troy Branch

1785 Rochester Rd.
Troy, MI 48083

CONNECT WITH US

(800) 777-6728

CCFinancial.com

 Cornerstone
Community Financial

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HOLIDAY CLOSINGS

VETERAN'S DAY

Friday, November 11th

THANKSGIVING DAY

Thursday, November 24th



the credit union in your corner



ZELLE AVAILABLE IN MOBILE BANKING

Zelle® is a fast, safe and easy way to send money to family and friends, wherever they bank.³ To send money using Zelle®, simply select someone from your mobile device's contacts (or add a trusted recipient's e-mail address or U.S. mobile number), add the amount you'd like to send and an optional note, review, then hit "Send."

The recipient will receive an e-mail or text message notification via the method they used to enroll with Zelle®. Money is available to your recipient in minutes if they are already enrolled with Zelle®.

- **FAST.** Money sent is available to use within minutes.³
- **SAFE.** Send money right from CCF's mobile banking app.
- **EASY.** All you need is an e-mail address or U.S. mobile number.

3: U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

BE ALERT FOR "JUST PAY SHIPPING" SCAMS

Cornerstone works hard to protect what you work hard for. Keeping your accounts safe is a priority for the credit union. As the holidays draw near, we want to keep you informed about scams that are on the rise, particularly with online shopping.



"JUST PAY SHIPPING" SCAMS ARE INCREASING

These scams target you with an e-mail or pop-up notification to complete a survey, or that you've been selected to receive a free gift and will only be required to pay nominal shipping charges. Once the consumer authorizes their card for shipping charges, the card is then charged multiple recurring payments under various merchant names. These scams are most prevalent on social media, online bargain sites and gaming sites.

THINGS TO CONSIDER WHEN MAKING ONLINE PURCHASES:

- Use extra caution and only purchase from familiar sites and merchants.
- Is there a customer service number listed for the merchant?
- Does the merchant have positive online reviews?
- Is the merchant easy to contact if you have a problem with your order?
- Web addresses with random letters should be a red flag, as those often signal third-party subscription-based billing sites.
- Read the terms and conditions of any free trial you are considering. These often come with a recurring monthly charge after the trial period ends if you don't cancel in time.

Don't forget - always be sure to keep all receipts, e-mails and communications you receive for all online orders. When in doubt, it's best to take the safe route and consider making an alternate purchase from a more trusted merchant.