



# OUR CORNER

CELEBRATING 70 YEARS OF SERVICE | JUNE 2021

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## SUMMER LOANS AS LOW AS 6.99% APR<sup>1</sup>

Summer is here and we're all ready to be outside and enjoy the warm weather! Do you need some extra dollars to fund your summer fun? A Summer Loan from CCF could be the solution.

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

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

Whether you use it to go on vacation, enjoy a local staycation or splurge on that fancy new BBQ for Father's Day, CCF can add some extra cash to your pockets this Summer season.



<sup>1</sup>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.

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## SPOTTING CRYPTOCURRENCY INVESTMENT SCAMS



Cryptocurrency scammers are taking advantage of people's understanding (or not) of cryptocurrency investments, and how they work. And people are losing big.

In fact, the FTC's new data spotlight shows that since October 2020, nearly 7,000 people reported losses to bogus cryptocurrency investments, adding up to more than \$80 million. People ages 20-49 were more than five times more likely than other age groups to report losing money on those scams.

Cryptocurrency investment scams can happen in many ways, but they're all full of fake promises. Scammers might post investment sites that look real, but you'll find you can't withdraw the money you've "invested." Others pretend to be celebrities, like Elon Musk, with claims of multiplying any cryptocurrency you send.

### IF YOU'RE THINKING ABOUT INVESTING IN CRYPTOCURRENCY:

- Research before you invest. Search online for the company/cryptocurrency name, plus "scam," or "complaint."
- Be wary of guarantees and big promises. Scammers often promise you'll make money quickly or have guaranteed returns. They might offer you free money paid in cash or cryptocurrency — but, even if there's a celebrity endorsement, don't buy it. You'll make money if you're lucky enough to sell your crypto for more than you paid. Don't trust people who say they know a better way.
- Anyone who says you have to pay by cryptocurrency, wire transfer, or gift card is a scammer. If you pay, there's usually no way to get your money back.

Read more at [ftc.gov/cryptocurrency](https://ftc.gov/cryptocurrency). Need to report a cryptocurrency scam? Visit [Reportfraud.ftc.gov](https://Reportfraud.ftc.gov).

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## 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

INDEPENDENCE DAY

Sunday, July 4<sup>th</sup>



## BALANCE TRANSFER RATE: 1.99% APR<sup>2</sup>

Don't get buried in high-rate credit card interest — transfer your balances to a low-rate CCF Visa® Platinum with a special rate of **1.99% APR<sup>2</sup> for 12 months. Enjoy no balance transfer fees and no cash advance fees.**

CCF is celebrating its 70<sup>th</sup> anniversary all year long with special deals for members! This special credit card rate offer is available for new Visa Platinum accounts only.



Call the eBranch at (800) 777-6728, chat live at [CCFinancial.com](https://www.ccfinc.com) or start a [Conversation](#) through the Mobile app.

<sup>2</sup>APR = Annual Percentage Rate. 1.99% APR balance transfer rate valid on new Visas only, opened as of 4/19/21 or later, and applied for 395 days after account open date. Balance transfer checks will be provided must post to account within 30 days of account opening. Any remaining balance will begin to accrue interest at the cash advance rate stated in your account terms and conditions, which is subject to change. If only the minimum payments are made funds are first applied to the portion of your balance with the highest interest rate. The terms of your account, including purchase and cash advance APRs, are subject to change. Any such changes will be made in accordance with the Consumer Credit Card Agreement. Finance charges begin accruing the day the balance transfer is processed. Transferred balances must come from another institution. Other restrictions may apply. Subject to change at any time. Offer good through 12/31/2021.

## 70 ACTS OF KINDNESS UPDATE

Seventy acts of kindness throughout 2021 continue! By the end of June, we will have completed 38 acts of kindness. Below, we've highlighted a few of our favorite acts from May and June. See all of the completed acts of kindness at [CCFinancial.com/70years](https://www.ccfinc.com/70years).



### EMS MEAL

CCF catered in team-favorite Mr. Kabob for lunch/dinner to local EMS provider Alliance Mobile Heath on Monday, May 17<sup>th</sup>. This kicked off the week of celebrating National EMS Week.



### NATIONAL BURGER DAY

May 28<sup>th</sup> was National Burger Day. A few of our staffers submitted their personal favorite burger about town and we gave away a \$50 gift certificate to a local burger place to a lucky winner on CCF's Facebook page.



### KICKBALL SPONSORSHIP

Our Perrysburg team sponsored the local youth kickball team this spring/summer season. Staffer Vicki Canales even threw out the ceremonial first "pitch" during one of the games!



### POLICE SNACKS FOR STERLING HEIGHTS POLICE

Rana and her team at the Sterling Heights branch delivered boxes full of on-the-go treats to the Sterling Heights Police Department to say "thank you" for all their hard work around town.