

OUR CORNER

OCTOBER 2020



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THANKS FOR HELPING CCF BUILD HOPE WITH LEGOS®

Build Hope was CCF's 5th annual fundraiser in honor of Pediatric Cancer Awareness Month, and, as usual, our members and the community made it a huge success! Together, with CCF's set-for-set matching, we surpassed our goal and collected more than 750 LEGO® sets for the children's hospitals!

The Children's Hospital of Michigan and Toledo Children's Hospital will receive the sets next week and are excited to get them into the kids' hands.

YOU MADE THE DIFFERENCE

We stickered each LEGO® set with the name of the person who donated it so the patients at the children's hospitals will know the community cares for them during this difficult time. Many packages arrived with sweet tributes dedicated to loved ones who passed away from cancer, so we made sure to include those names on the stickers, also, to honor their memory.

THANK YOU

The Build Hope campaign is about more than just kids building LEGO® sets - it gives kids who are stuck in a hospital bed a much-needed escape. As they build, they get to be a fireman, fly a spaceship, go on safari, be a superhero, make a friend, sail the seas, play with a princess and save the day. Thank you to everyone who donated and helped CCF Build Hope!



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

HOW DOES IT WORK?

- Open a Round-Up Rewards savings account and connect with your CCF Rewards Checking debit card. Don't have a checking account? No problem, we're happy to open one for you.
- Spend like you normally do. Use your card for your everyday purchases and watch your savings add up. Every time you make a purchase, whether in-person or online, your purchases will be rounded to the nearest dollar and transferred to your Round-Up Rewards savings account, plus your 5% monthly match from CCF.
- Get rewarded! CCF will match up to 25% of your first month's savings. Then, every month after that CCF will continue to match 5% of your monthly savings amount.

HOW DO I ENROLL?

To enroll in Round-Up Rewards visit us online, on your mobile device or at your nearest branch, and a friendly representative will walk you through it. Visit [CCFinancial.com/RoundUp](https://www.ccfinc.com/RoundUp) for more information and to view an interactive savings tool. You can calculate just how much you can potentially save, including CCF's 25% first month match and 5% monthly match.



Call (800) 777-6728 or start a Conversation within CCF's app



Visit any branch



Chat live at [CCFinancial.com](https://www.ccfinc.com)

*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.

INTERNATIONAL CREDIT UNION DAY

Each year we come together to celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty.

This year, we celebrate International Credit Union Day on Thursday, October 15th. While we can't do our traditional cider and donuts, we can still have some fun on our Facebook page! **Visit the CCF Facebook page all week long, October 13th-16th, for a week filled with giveaways.**



KASSAB'S CORNER

The Fall season is here, and, in a normal year, that would mean visits to the pumpkin patch, cider mill and local orchards. Even though this year is a little different, I hope you and your family are still able to safely celebrate the bounty of the season. I don't think anything could keep me away from cider and donuts in the Fall!

A BIG "Thank You" to everyone who donated LEGOs® to CCF's Build Hope campaign. This was our 5th year partnering with area children's hospitals in honor of September's Pediatric Cancer Awareness month. We were thrilled to surpass our goal of 750 LEGO® sets! Sets are still arriving each day, so look for a final count in the November newsletter.

Donations came in from all over the United States during the month, and went twice as far since CCF matched every set! From Star Wars and 3-in-1 sets for the older kids to LEGO® Junior and Duplo LEGOs® for the little ones, there was something for every age group. Donations will be delivered to The Children's Hospital of Michigan and The Toledo Children's Hospital during the month of October. Look for photos on CCF's social pages.

From buckets of hand sanitizer to a desk for your child's schooling - there have been many unexpected expenses this year. Make sure you're making every dollar work for you. Rewards Checking offers one of the highest savings rates in the nation! And, your funds remain completely accessible. Add Round-Up Rewards to your Rewards Checking to earn even more. See page 2 for more information.

Things may be changing all around, but know that CCF is always the credit union in your corner. We are a safe and secure place for you to keep your hard-earned funds. We've been serving members faithfully for nearly 70 years and we keep the tradition of excellent customer service and competitive rates alive and well.



Heidi Kassab

Heidi Kassab
President & CEO

OCTOBER SHRED DAYS



OHIO SHRED DAY

Saturday, October 3rd
1 p.m. - 4 p.m.
Walbridge Administration Building
705 N. Main Street, Walbridge, OH



STERLING HEIGHTS SHRED DAY

Saturday, October 24th
9 a.m. - 12 p.m.
Sterling Heights Chamber of Commerce
12900 Hall Rd. Sterling Heights, MI

EVENT DETAILS

- Contact-free event, you remain in your car
- Limit of 5 boxes/bags per car
- No sorting on-site
- Event runs until ending time or until the trucks are full
- All items must be contained in a paper bag/box
- Bags/boxes must be liftable (no plastic garbage bags)

WHAT CAN BE SHREDDDED? Papers, statements, CDs, old ID or credit cards, canceled checks. Even stapled and spiral bound items can be shredded, no need to remove them yourself.

WHAT IS THE COST? It's FREE to everyone and open to both CCF members and the general public.

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

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

HOLIDAY CLOSING

MONDAY, OCTOBER 12TH
COLUMBUS DAY



the credit union in your corner



SCHEDULE AN APPOINTMENT WITH A CLICK



Starting October 5th, you can schedule an appointment with your local CCF branch and team members at the click of a button.

Log on to CCFinancial.com to schedule appointments for loan closings, account openings and more with the CCF representative of your choice.

ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at (800) 777-6728 or 2955 University Drive, Auburn Hills Michigan 48326, as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If we require more time to investigate, we may require that you send us your dispute or question in writing within 10 business days. We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly.

If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your dispute or question.

If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If we ask you to put your dispute or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account open at least 30 days with us before the account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation by contacting us at (800) 777-6728, or our Auburn Hills address.

We reserve the right to change our business days, hours and the days we are closed. Please check our web site at **CCFinancial.com** or call **(800) 777-6728** to see if changes have been made since this document was provided to you.