OUR CORNER MAY 2020

CCF'S COVID-19 EFFORTS

As businesses start to reopen and the economy recovers, please know that CCF will continue to take every precaution to keep members and employees safe and healthy. Stay tuned to your e-mail to see when branch lobbies will reopen. In the meantime, please continue to use Mobile and Online Banking, or our drive-thru services, to reduce person-to-person contact.



CCF IS ESSENTIAL

Financial services are deemed essential. We continue to limit in-branch appointments and have been serving members via drive-thru. Essential branch staff continue to report to their branches, with daily temperature and wellbeing checks.

ONLINE RESOURCES

Using our brand new website as a helpful tool, CCF's COVID-19 Support & Resources page is a resource for members and the community, alike. On the page, you will find branch access updates, financial support options, answers to frequently asked questions, community support resources and more. This page is updated frequently with new information to help you not only navigate financial issues, but also find local meals, dedicated shopping times and other helpful information.

SCAM EDUCATION

As stimulus checks go out, we have been vigilant to educate about scams you might encounter via phone, web, e-mail or text. We are also training our staff to recognize scams and help members avoid sending money to or sharing information with scammers.

FINANCIAL PROGRAMS BRIDGE THE GAP

We continue to offer several financial programs to help meet financial needs during the shut down:

- → Skip-a-Pay Skip nearly any loan payment. No fees, no timing restrictions.
- → Lend-a-Hand Loan A low-rate personal loan provides quick extra cash so you can avoid putting emergency items on a high-rate credit card.

 \rightarrow 90 Days, No Pay - Refinance an auto loan with no payment for 90 days, freeing up extra funds to meet unexpected expenses.

COMMUNITY SUPPORT

CCF continues to support local communities, schools and non-profits. Our team is working with local teachers to give them access to CCF's free Ever-Fi online financial education. CCF is also working with area schools, like Wiley Elementary by our new Sterling Heights branch, to provide support for their student meal program. CCF provided Wiley Elementary with touch-less thermometers they badly needed, but had no budget for, so they could be compliant with the county's health mandates for volunteers. Because of CCF, they are able to continue to hand out food daily to families in need in the Macomb community.

REACH OUT

Do you know of a local school in need or is your child's teacher lacking supplies to teach remotely? E-mail *marketing@ccfinancial.com* with the school name, a contact number and a few details and we will see how we can help.

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

Troy Somerset Branch 3001 W. Big Beaver Rd. Troy, MI 48084

Sterling Heights Branch 44911 Mound Rd. Sterling Heights, MI 48314

CONNECT WITH US

800-777-6728 www.CCFinancial.com

in Cornerstone Community Financial CCFCreditUnion

@cornerstone_CU

CCF CLOSED

MEMORIAL DAY Monday, May 25th







KEEPING CONNECTED

Our staffers are making the most of this time with fun activities to keep us all connected even when we're apart. Funny hats and head-to-toe in the color blue kept CCF staff busy in April.

→ Hat Day - Staffers had lots of fun wearing funny hats and giving drivethru members a laugh to brighten their day. From cowboy hats to Detroit Tiger's baseball caps and everything in between, CCF staffers had a fun time wearing lots of different hats.



→ Wearing Blue for Child Abuse Awareness - April is Child Abuse Awareness Month, so staffers were invited to wear anything blue on Friday, April 17th to raise awareness for child abuse resources. Some staffers even experimented with blue hair, while others matched their pets in Honolulu blue (Go, Lions!) CCF donated \$5 for each blue-wearing staffer to local shelters in both Michigan and Ohio. We want to make sure these important organizations have financial support to continue offering their services to those in need.

There's more fun on the way in May! Stay tuned to CCF's social media pages for photos and videos of CCF behind the scenes.

CORNERSTONE IN THE NEWS

CCF is pleased to be a financial resource for various media outlets looking for solid advice during these times.

President and CEO Heidi Kassab was recently featured via remote video on Fox 2 and on the radio with WWJ this month. She gave expert advice on how to be financially proactive during this time, avoid credit card spending and save money on groceries.



ANNUAL MEETING CHANGES



Due to shutdown restrictions, CCF's planned Annual Meeting on April 28th was canceled. A new date will be determined soon. Stay tuned to your email for the new date.

Copies of the 2019 Annual Report will be available. online after the meeting. Please call **800-777-6728** with any questions.