



OUR CORNER

OCTOBER 2022

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THANKS FOR BEING ON THE SQUISH SQUAD



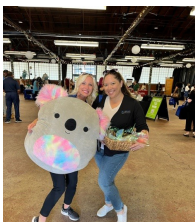
SQUISHMALLOWS HEADING TO LOCAL CHILDREN'S HOSPITALS

Thank you to everyone who donated a Squishmallow online or at a CCF branch. Because of you, CCF's 7th annual Pediatric Cancer Awareness toy drive was a huge success!

Together with our amazing members and local communities, CCF's Squish Out Cancer campaign surpassed our goal of 1,000 total Squishmallows! Squishmallows are still arriving, so stay tuned to CCF's social media pages for a final count. These donations will be divided up between the Children's Hospital of Michigan and the Toledo Children's Hospital to fill their toy closets.

Also, thank you to all our community Squish Squad partners who helped our team members spread the word about Squish Out Cancer. From mayors and police departments to mascots and helicopter pilots, the community banded together to make sure the pediatric patients at the Children's Hospital of Michigan and the Toledo Children's Hospital have a soft, comfy Squishmallow friend to hug.

For all the cute photos from Squish Out Cancer, check out the [#CCFSQUISHSQUAD](#) hashtag.



KASSAB'S CORNER

From pumpkin patches to apple orchards, Fall is in full swing in Michigan and Ohio. I'm enjoying the cooler days and, of course, some cider and donuts from the local cider mills.

Our Squish Out Cancer toy drive has been one of the highlights of my year! I have loved seeing members bring Squishmallows into branches and watch the online deliveries arrive each day. CCF members have been so generous, as have our local communities. The children's hospital toy closets are full to bursting with Squishmallows awaiting their forever friend. Thank you for being a part of the CCF Squish Squad!

We recently celebrated Vicky Canales' 25th work anniversary at CCF. Vicky is a fixture in our Ohio branches and has served in several departments over the years. We appreciate her hard work and dedication to CCF.

The past few months have been a roller coaster ride when it comes to rates, but know this - at CCF we will always do our best to offer the lowest lending rates and the highest savings rates we can. Check out our latest CD savings offer to lock in those guaranteed returns. Visit [CCFinancial.com/risingrates](https://www.ccfinc.com/risingrates) for details.

Connect with us today and let CCF help you wrap up any remaining 2022 financial goals before the end of the year!

Heidi

Heidi Kassab
President & CEO



BE THE G.O.A.T: 2.89% APR¹ VISA® BALANCE TRANSFER RATE

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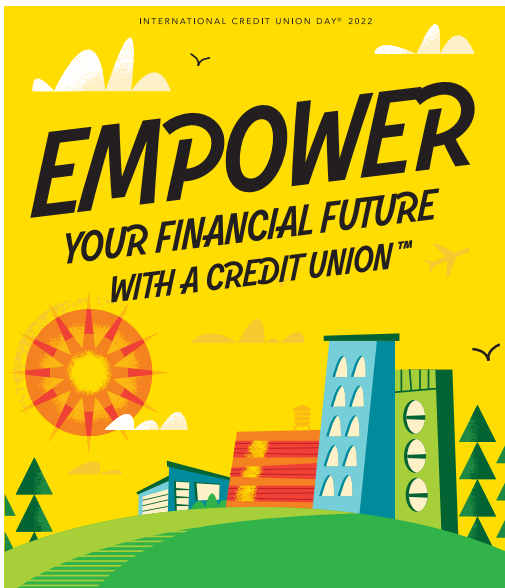
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1: APR = Annual Percentage Rate. 2.89% APR promotional balance transfer rate is valid on new Visas only, opened as of 9/15/2022 or later, and will be applied for a period of 12-months after transfer occurs. Transfer requests must be initiated within 30 days of Visa account opening to receive promotional rate. Once the request is processed, funds will be transferred to the share account designated at account opening. The member is responsible for payment to the creditor once funds have been disbursed. If only the minimum payments are made, funds are first applied to the promotional balances. Any amount more than the minimum payment will be applied to the portion of your balance with the highest interest rate. Any remaining transferred balance at the end of the 12-month period will begin to accrue interest at the cash advance rate stated in your account terms and conditions, which is subject to change. 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. Please note: Late payments may result in loss of promotional APR. 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. Cannot be combined with other offers. Offer valid through 12/31/2022.

OUR CORNER

INTERNATIONAL CREDIT UNION DAY



International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The 74th anniversary of International Credit Union Day® is set for Thursday, October 20th, 2022. This year, we gather as a global movement under the theme: "Empower Your Financial Future with a Credit Union™."

WHAT MAKES CREDIT UNIONS UNIQUE?

Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.



YOU'RE INVITED!

WHERE: Any CCF branch

WHEN: Thursday, October 20th during branch hours

WHAT: Free cider and donuts, along with some CCF giveaways

Visit a Cornerstone branch on Thursday, October 20th for cider and donuts to celebrate International Credit Union Day®!

ZELLE NOW AVAILABLE WITHIN CCF'S MOBILE BANKING

Zelle® is a fast, safe and easy way to send money to family and friends, wherever they bank.²

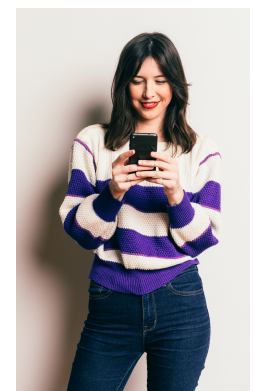
To send money using Zelle®, simply select someone from your mobile device's contacts (or add a trusted recipient's email address or U.S. mobile number), add the amount you'd like to send and an optional note, review, then hit "Send."

The recipient will receive an email 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.²

→ **SAFE.** Send money right from CCF's mobile banking app.

→ **EASY.** All you need is an email address or U.S. mobile number.



2: 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.

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

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Community Financial

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 @cornerstone_CU

HOLIDAY CLOSING

COLUMBUS DAY
Monday, October 10th



GET PAID EARLY WITH FAST PAY

Checking account members now have access to Fast Pay³ – a free and automatic service that deposits your money up to two days early! Cornerstone often receives a message up to two days prior to your direct deposit to let us know your money is on the way. When this happens, we now deposit your funds immediately.



Plus, Fast Pay is a complimentary perk of having a checking account at CCF. If you're using third party apps or services for early access to cash, you're likely paying interest or a small fee. Open a checking account, set up direct deposit and keep more of your hard-earned money.

- If you're a current checking member with direct deposit, you're automatically enrolled.
- Set an alert in mobile banking to let you know when your funds are available.
- No checking account? No problem! Open one today at CCFinancial.com.

DON'T HAVE DIRECT DEPOSIT? Setting up direct deposit is easy and free! Provide your employer with your CCF checking account number and CCF's routing number: 272477429

3: You may receive a qualifying direct deposit up to two days early with Fast Pay. Not all direct deposit types are eligible for Fast Pay. It is at our discretion to identify which recurring direct deposits are eligible. The Credit Union cannot guarantee you will receive the Fast Pay service due to unanticipated circumstances. Fast Pay is automatic and offered at no cost to members with direct deposit. For more information, please contact us at 800-777-6728 or by visiting CCFinancial.com/fastpay

JOIN CCF AT THE FRIGHTFUL 5K RUN



CCF is a proud sponsor of Troy, Michigan's Frightful 5K and Family Pumpkin 1K Race at the Troy Community Center on October 23rd at 8:30 a.m., Pumpkin 1K at 9:30 a.m. This is a USTAF-certified race.

All racers will receive a finisher's medal, t-shirt, and bag. And, all participants are welcome to stay for open swim at Troy Community Center's indoor pool after the race.

REGISTRATION FEES:

- Through October 16: \$25 for 5K, \$10 for 1K
- October 17–October 22: \$35 for 5K, \$10 for 1K
- October 23: Register on site! \$45 for 5K, \$20 for 1K



Participants are encouraged to bring their families and dress in their best costume for costume contest bragging rights!

In addition, starting at 9:30 a.m., the 1K Family Pumpkin Fun Run begins on the track next to the Community Center.

Plus, CCF will be providing free post-race cider and donuts to help runners and walkers refuel.

