

# OUR CORNER

AUGUST 2023

## BOOST YOUR SAVINGS: 5.00% APY<sup>1</sup> 11-MONTH TERM CD

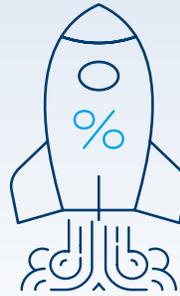
It's time to give your savings a boost to new heights with Cornerstone's new 11-month term Boost CD!

Offering an industry-leading **5.00% APY<sup>1</sup>** rate, the new Boost CD offers special features you won't find with an average CD:

→ **DAILY DEPOSITS.** Add new deposits daily to your certificate, from \$10 up to \$25,000, at the same 5.00% APY<sup>1</sup> rate.

→ **RATE BOOST POSSIBILITY.** If rates go up, we may "boost" the rate during the term of your Boost CD as a one-time adjustment.

→ **FUND FROM ANY SOURCE.** CD funds can be from any source, including other financial institutions or funds already on deposit at Cornerstone. The choice is yours! Open online anytime at [CCFinancial.com/boost](https://www.CCFinancial.com/boost).



# 5.00% APY<sup>1</sup>

## 11-month term



(800) 777-6728

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

Start a conversation in mobile or online banking

## GET EVERYTHING YOU NEED WITH A BACK-TO-SCHOOL LOAN

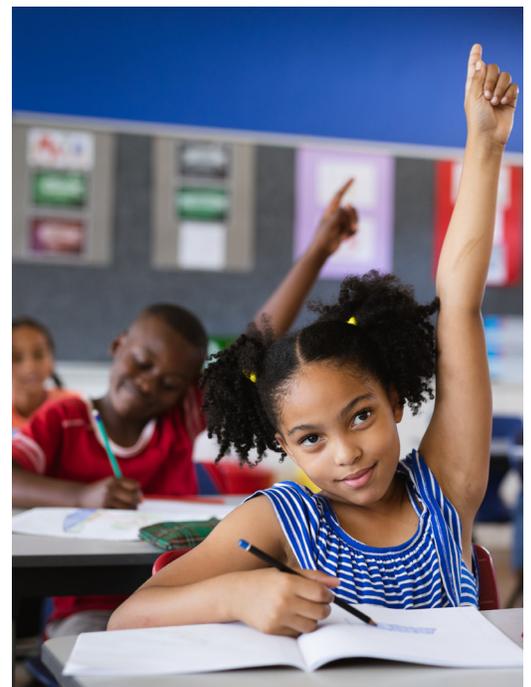
Back-to-school season can be expensive. A back-to-school loan from CCF is a better option than a high-interest credit card for financing your educational needs.

Loan rates start as low as 9.39% APR<sup>2</sup> and you can use the funds for whatever your family needs:

- School supplies
- New computer or other tech
- School clothes
- Debt consolidation

Loan amounts range from \$1,000 to \$5,000 with low interest rates and quick, local approvals<sup>2</sup>.

Apply online anytime at [CCFinancial.com/schoolloan](https://www.CCFinancial.com/schoolloan). Questions? Connect with the Member Contact Center.



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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

### COMING SOON!

### Clinton Township Branch

16673 15 Mile Rd.  
Clinton Twp, MI 48035

### 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

(800) 777-6728

CCFinancial.com

 Cornerstone  
Community Financial

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## HOLIDAY CLOSINGS

### LABOR DAY

Monday, September 4<sup>th</sup>



the credit union in your corner



## REFER A FRIEND: EARN \$50<sup>3</sup>

You can refer friends to Cornerstone directly through the mobile app, via text, via email or on your favorite social media site!

And, the best part is that you **BOTH earn \$50<sup>3</sup>** when they become a member and qualify for their referral reward. Refer your friends and earn unlimited rewards<sup>3</sup> when they open and use a new Rewards Checking account, Money Market account, or loan.



### UNLIMITED REWARDS

There are no limits on rewards, so you can earn \$50 for each qualifying referral. Once the new member qualifies, a \$50 Visa gift card will be sent your way automatically.

### REFER FRIENDS & FAMILY DIGITALLY

Share your personal referral link by text, email or on social media. Plus, your referral portal will help you keep track of who you referred and the rewards you've earned.

Register today and start making referrals online at [CCFinancial.com/refer](https://www.CCFinancial.com/refer) or [click Refer A Friend in your mobile app menu](#). Need help? Connect with the Member Contact Center.



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## 90 DAYS NO PAY ON ANY AUTO LOAN<sup>4</sup>



Remember, when you finance your new or used auto loan with Cornerstone, you will be payment-free for 90 days<sup>4</sup>. Or, we may be able to save you money by refinancing your existing auto loan from another financial institution.

By refinancing your auto loan with CCF, you can still take advantage of our limited time 90 days no payment offer!

1: BOOST CD - APY = Annual Percentage Yield valid as of 7/1/2023. Dividend rate is 4.909%. Minimum deposit amount is \$1,000. Additional daily deposits may be added in amounts of \$10 to \$25,000. Maximum CD balance is \$350,000. Consideration will be made for a one-time rate adjustment. Dividends paid at maturity. Withdrawals from the CD result in a loss of dividends. CD will renew into a 12-month term CD at prevailing rates at maturity. CD specials are for a limited time and the credit union may end it at any time without notice.

2: BACK-TO-SCHOOL LOAN - 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.

3: REFERRAL REWARDS - To receive a referral reward payout, the new member must choose one of the accounts/loans offered and complete the qualifying actions for that account. CCF's refer a friend referral campaign is valid until further notice and is subject to change at any time. There is no limit to the number of referrals for which a member can be paid. Reward payments are considered interest, and annual payments totaling \$600 and above will be reported on IRS Form 1099-MISC to federal, state, and local tax authorities, if required by applicable law. The recipient is responsible for any taxes due. Credit union membership requires a share savings account with a \$10 minimum deposit. CCF employees and board members are not eligible for referral rewards. Other restrictions may apply.

4: 90 DAYS NO PAY - CCF auto loan rates are "as low as" and based on credit score, term of loan and collateral. Subject to change at any time. Limited time offer, restrictions apply. Auto loans currently financed with CCF are not eligible for the 90 days no payment offer.