



# OUR CORNER

JULY 2020

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## CONTACT-FREE BANKING

Lobbies are open, but we are still encouraging members to use contact-free banking whenever possible to reduce touch points. CCF's digital banking options are robust and offer nearly all the services available in-branch.

**MOBILE BANKING APP** - Using your smartphone or tablet, you can deposit checks, transfer funds between CCF accounts and other financial institutions, tag purchases, photograph and store receipts, and even have a direct chat with our team using the Conversations feature.

**MOBILE WALLET** - Add your CCF credit and debit card to your phone's mobile wallet app and you can tap your phone to pay. Plus, vendors using Mobile Wallet will not receive any of your personal information, which adds a layer of fraud protection. You are also still protected by Visa® and CCF's fraud services, just like when you use a physical card.

**ONLINE BANKING** - Your home computer becomes a CCF branch when you log in to Online Banking. Pay bills with Online Bill Pay, check balances, turn cards on/off and much more, all from your computer.

**DRIVE THRU or ATM** - Our team is always available to serve you via Drive Thru to save you the trip inside. Or, when you need cash after hours, CCF's ATMs are available 24/7, as well as CO-OP ATMs. Visit [CCFinancial.com](http://CCFinancial.com) for our free ATM locator.

**eBRANCH** - CCF's eBranch is more than a call center, it's our digital service center. You can call, chat online, open a Conversation, send documents, do transactions, ask questions and much more, all safely behind a secure firewall. Sometimes you need to reach a human and that's what the eBranch is there for.

## FINANCIAL HELP

We continue to offer several financial programs to assist you if your finances have been negatively impacted during the COVID pandemic. Please reach out to us so we can help. Call **800-777-6728**.

→ **Skip-a-Pay** - If you're in need of extra cash you may be eligible to skip your loan payment. Contact us today to find out if you're eligible.

→ **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.

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

\* Subject to change at any time. Limited time offer, some restrictions may apply. Auto loans currently financed with CCF are not eligible for the 90 days no payment offer.

## COMMUNITY CHAMPION *SCHOLARSHIP WINNERS*

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CCF traditionally awards three scholarships annually to deserving student members. Because this year has been so challenging for many, we have doubled the number of scholarship-winning students to six for the 2020 CCF Community Champion Scholarship.

These students exemplify a passion for helping their local communities, and have proven their dedication to their future with superior grades and honors. CCF is proud to support their efforts to continue their education.



### → SHAR'DAY HARDIMAN LAWRENCE TECHNOLOGICAL UNIVERSITY

A graduate of the International Technology Academy, Shar'Day is majoring in Electrical Engineering at Lawrence Tech. She volunteers with The Leaders of the Future, a non-profit organization in Pontiac, organizing food drives and restoring public parks. Shar'Day also mentors young students in FIRST Robotics, as well as VEX Robotics.



### → FUYAO MENG UNIVERSITY OF FINDLAY

Fuyao is entering her senior year at the University of Findlay, majoring in accounting. She has been on the Dean's List every semester and was awarded the Outstanding Student Award for College of Business for both her Freshman and Sophomore years. Fuyao is a member of the Delta Mu Delta Business and IMA Accounting Honor Societies.



### → KELLY ROYAL UNIVERSITY OF FINDLAY

Kelly is a graduate of Eastwood High School and attending University of Findlay in the fall to major in Nuclear Medicine Technology. Graduating at the top of her class, Kelly has pushed through many personal adversities to take advanced courses and dedicate herself to furthering her education.



### → TAHNAEJA SCOTT WESTERN MICHIGAN UNIVERSITY

Tahnaeja is a graduate of Chandler Park Academy and is studying Business at Western Michigan University. In the top 10% of her class, Tahnaeja credits her work ethic and community spirit to her ROTC training. She enjoys giving back through annual community service projects in the City of Detroit.



### → PARKER SCOTT COLLEGE FOR CREATIVE STUDIES & OAKLAND COMMUNITY COLLEGE

Parker is a current college student studying illustration at the College for Creative Studies as well as Oakland Community College. As an Essential Worker at Hollywood Market, he has worked hard to keep grocery shelves stocked and the community fed during this pandemic. Parker also helps at-risk neighbors who can't grocery shop due to health conditions.



### → GAGE SKINNER OAKLAND UNIVERSITY

Gage is a graduate of Romeo High School and is working towards his Nursing degree at Oakland University. He saved for college using his CCF youth account since he was 15 years old. Working as a lifeguard and supervisor at Lifetime Fitness, Gage is also interning at Beaumont Hospital as a Nursing Assistant.

## KASSAB'S CORNER

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It's been an interesting year so far, to say the least! CCF is working hard to be a strong support system for members, our employees and our community. Our service promises are in action now more than ever.

I am incredibly proud of our CCF staff and management team. Each of them have continued to serve members with excellence despite major changes and upheaval of their daily lives.

After two months of closure, CCF branch lobbies are reopened, and our staff appreciates your willingness to adapt to the necessary safety precautions required for operation.

Our Somerset branch will be closing next month. See Page 4 for additional details. If you usually visit the Somerset branch, our Royal Oak and Troy branches are close by to become your new "regular" branch to visit.

If you are in need of financial help, visit CCF's Financial Relief Programs page at **[CCFfinancial.com/relief](https://www.ccfinc.com/relief)**. From refinancing and loan assistance to Skip-A-Pay and Lend-A-Hand loans, we are committed to helping each and every member weather this economic storm.

On a happier note, congratulations to all our graduates! Even if you didn't have a chance to walk the stage, you've worked hard for your degree or diploma and we applaud you.

Meet our CCF Community Champion scholarship recipients on Page 2. These students will receive a scholarship from CCF for their hard work and contributions to the community.

We usually give out three CCF Community Champion scholarships, but we've doubled it to six this year in light of the many financial difficulties students are facing as they start, or return to, college. Representing five different Michigan and Ohio universities, pursuing majors from Nursing to Accounting to Electrical Engineering, these students are ready to change the world!

I'd also like to wish a Happy July 4<sup>th</sup> to all of our members, especially those who have served in the military and their families. Thank you for all of your sacrifices to protect our freedom.

Lastly, I want to recognize CCF staffer Mark Holmes of the Member Solutions department. Mark joined us years ago during our merger with Northwood and has served the credit union for many years. He retired last month and we wish him the very best and thank him for all of his excellent member service.

No matter what, CCF is here to help you accomplish your financial goals. We're always the credit union in your corner.

*Heidi Kassab*

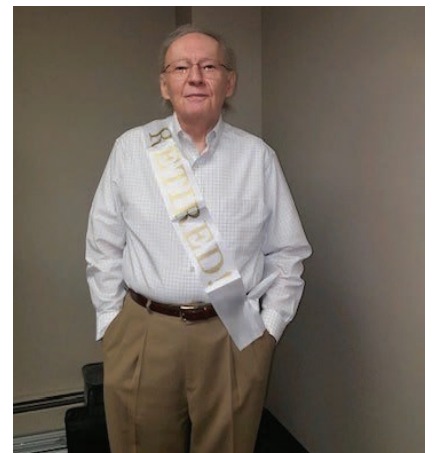
Heidi Kassab  
President & CEO



*Floor decals help members with social distancing*



*Happy 4th of July!*



*Mark Holmes retires from CCF after many years of service*



## 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

### CLOSING 8/15/2020

#### 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](http://www.CCFinancial.com)



CCFCreditUnion



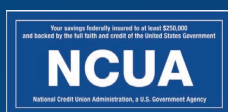
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## HOLIDAY CLOSING

**SATURDAY, JULY 4<sup>TH</sup>**  
**INDEPENDENCE DAY**



the credit union in your corner



## SOMERSET BRANCH CLOSING

It has been a pleasure serving you at our Somerset branch located at 3001 W. Big Beaver Road, however, we will be closing this location as of Saturday, August 15<sup>th</sup>, 2020.

With the recent branch expansion into Royal Oak, we've seen a shift in branch traffic and felt two branch locations within such close proximity were no longer necessary. We greatly value your relationship and hope you will let us serve you at one of our other branch locations. We will continue to look for opportunities to expand our branch network in locations that would suit our members' needs.

Your accounts and banking preferences will remain the same, and are still accessible 24/7 through Online and Mobile Banking, or by visiting our other nearby branches:

*Troy Branch: 1785 Rochester Rd. or Royal Oak Branch: 30606 Woodward Ave.*

## REG D CHANGES

The Federal Reserve Board has announced that it will eliminate the six-per-month transfer limit on saving accounts under Regulation D (Reserve Requirements of Depository Institutions).

**What this means for your account:** You will now be able to make an unlimited amount of transfers from your savings shares.

The Federal Reserve Board's FAQs can be found here:

<https://www.federalreserve.gov/supervisionreg/savings-deposits-frequently-asked-questions.htm>

## FUNDS AVAILABILITY UPDATES

Effective July 1, 2020, CCF Funds Availability Policy was adjusted for inflation as required by Expedited Funds Availability Act. New thresholds are as follows:

→ Generally, the first \$225 from a deposit will be made available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit.

→ We may delay the availability of your funds for any deposits over \$5,525. However, the first \$225 will be available on the next business after your deposit, \$5,300 available on the 2nd business day and any remaining amount available on the 7th business day.

→ If you have a new account with us or have repeatedly overdrawn your account in the last six months, we may delay the availability of your funds for any deposits over \$5,525.

For additional information on the Funds Availability Policy, review CCF's Membership Agreement at **CCFinancial.com** or call **800-777-6728**.