



OUR CORNER

JANUARY 2025

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FOR MOMENTS THAT MATTER, CHECK YOUR PERSONALIZED OFFERS

When you need funds, check your **Personalized Offers** first! Easily view your offers anytime, anywhere by selecting "Personalized Offers" from the main menu in mobile or online banking.



NEW & USED AUTO LOANS

Is it time to upgrade your ride? New, used or refinanced, enjoy 90 days with no payments¹ in addition to a competitive rate and flexible terms.



PERSONAL LOANS

Give your budget some breathing room with a personal loan from Cornerstone. Enjoy the peace of mind of 60 days² without a loan payment.



VISA® CREDIT CARDS

This everyday low-rate card is the perfect addition to your wallet, featuring no cash advance fee, no balance transfer fee and no annual fee.³

"KETCHUP" ON BILLS WITH A 60-DAY NO-PAY LOAN



The holidays may be over, and you might find yourself with empty pockets and higher credit card bills. A "ketchup" loan⁴ is a small personal loan designed to help you get back on track and cover any financial needs as you kick off the new year.

- Credit card debt consolidation
- Income taxes
- Your winter tax bill
- A vacation somewhere warm

Enjoy the peace of mind of 60 days without a loan payment⁴, allowing you to focus on starting your new year stress free! Loan amounts range from \$1,000 to \$5,000 with competitive interest rates. Find out more at [CCFinancial.com/ketchup](https://www.CCFinancial.com/ketchup).



(800) 777-6728

Chat live at www.CCFinancial.com

Start a conversation in mobile or online banking

SKATING RINK SPONSORSHIP IN ROYAL OAK



For the third year in a row, Cornerstone is a proud sponsor of The Rink at Royal Oak, an outdoor ice skating rink in the heart of downtown Royal Oak.

WHERE IS THE RINK?

Located between Third Street and Troy Street, The Rink at Royal Oak is just across from the Royal Oak Public Library in Centennial Commons. This 60' x 90' outdoor ice skating rink offers a fun atmosphere with great music, beautiful lighting, and the perfect setting to create unforgettable winter memories with family and friends.

Enjoy free parking for the first two hours at the nearby Eleven Mile Road parking deck. Plus, with over 50 restaurants, shops, and entertainment spots just a short walk away, there's plenty to explore before or after your skate!

NO SKATES? NO WORRIES!

Skate rentals for both kids and adults are available at The Rink, as well as free skating supports for those who are a bit wobbly on the ice.

When you're ready for a break from skating, enjoy roasting marshmallows, sipping hot chocolate, and staying cozy by the outdoor heaters and fire pits. For extra warmth, visit the Royal Oak Public Library Warming Center.



For more information, visit TheRinkatRoyalOak.com.

TAP INTO YOUR HOME'S EQUITY

Upgrade your home with a Home Equity loan from Cornerstone, or use the funds for things like a vacation, your dream wedding, or even college tuition. Cornerstone offers two types of Home Equity loans:

FIXED-RATE HOME EQUITY LOAN

Know how much cash you need? A fixed-rate Home Equity loan is for you. A fixed-rate Home Equity loan⁵ gives you a predetermined amount of cash, which you pay back at a fixed interest rate. These loans feature competitive interest rates and flexible terms.

HOME EQUITY LINE OF CREDIT (HELOC)

Unsure of how much cash you need? A HELOC⁵ could be the best choice. With a HELOC, you can borrow as little or as much of that limit as you need over a period of 5 years. It's a good option when you need money over a longer time period (like four years of college), or you're not sure of the total amount you'll need (a large renovation project). Draw funds as needed for up to 5 years, followed by a 10-year repayment period. Only pay interest on what you use, and reuse as needed without reapplying.

NEED HELP CHOOSING?

That's what we're here for! Our friendly and knowledgeable team members can help you choose the Home Equity loan that best fits your needs. Visit CCFinancial.com/equity for more information.



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KASSAB'S CORNER

As we begin CCF's 74th year of service, I want to thank each of you for your membership and support. Together, we create a strong financial community that carries on the credit union tradition of people helping people.

CORNERSTONE IN THE COMMUNITY

Community is our middle name, and we love giving back to the cities we call home. In 2024, our team members volunteered 700+ hours to our local communities! From packing toys for children's hospitals and city park clean ups to raking leaves for seniors and welcoming visitors to JeepFest, Cornerstone volunteers are always lending a hand.



THE RINK AT ROYAL OAK

Cornerstone is a proud sponsor of The Rink at Royal Oak this winter season. Visit Cornerstone's Facebook page for giveaways, including free skating passes.



HOME EQUITY LOANS

It's hard to imagine spring will be here soon while it's still so cold, but now is a great time to plan ahead for home improvement projects. A Home Equity loan can help put your remodeling plans into action so you're ready to go once Spring arrives.

Add that new bathroom, refresh your deck, replace the roof or use the equity to fund a much needed vacation to somewhere warm! Whatever you use your Home Equity loan for, you can count on Cornerstone for flexible terms, great rates, and amazing member service from start to finish.



Happy New Year! We're excited to help you reach your 2025 financial goals.

Heidi

Heidi Kassab
President & CEO

PROTECT YOUR IDENTITY & MONEY

Keep your identity safe by being cautious when giving out personal information. Cornerstone uses identifying information we have on file to verify your identity when you reach out to us, but we will never initiate contact to ask for account or personal information via e-mail, phone, or text. Regardless of what information is requested, you should:



QUESTION THE SOURCE

Do you personally know the person or institution calling? Are they asking for information they should already have on file?



GUARD PERSONAL INFORMATION

If contacted by a suspicious source, do not respond. Find the institution's number online and call them directly.



NEVER GRANT REMOTE ACCESS

Be wary of unknown "computer update" reps asking you to grant remote access to your devices.



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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

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

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Community Financial

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HOLIDAY CLOSINGS

MLK DAY

Monday, January 15th



the credit union in your corner



SAVE WITH A BALANCE TRANSFER

WHY SHOULD I CONSIDER A BALANCE TRANSFER?

A balance transfer can be a smart way to pay down debt, particularly if high interest rates are slowing your progress. Here's why it might be a good option, and how it can help you reduce your debt more efficiently:



SIMPLIFIED PAYMENTS

When you consolidate high-interest balances onto one card, it **streamlines your monthly payments**. Instead of managing multiple due dates and minimum payments, you have just one account to track.



SAVE ON FEES

Cornerstone's Visa® Platinum card has **no balance transfer fee**. Many credit cards charge a balance transfer fee, which is usually 3-5% of the balance. This can add up to hundreds or even thousands of dollars, depending on your balance.



LOWER INTEREST RATES = FASTER PROGRESS

Most credit cards carry a high interest rate, often 18-25% or more. Cornerstone's Visa® Platinum credit card offers a **low fixed rate**. With a reduced rate, monthly payments go directly toward reducing the debt itself, which speeds up the payoff process.

You might already have a Visa® Platinum offer waiting for you! **Check your Personalized Offers** in online or mobile banking for a new Visa® offer, or, if you're already a Visa® Platinum cardholder, check for a credit limit increase.



1: 90 DAYS NO PAY LOANS - Subject to approval based on overall creditworthiness factors. First payment may be deferred for up to 90 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply. Auto loans currently financed with CCFCU are not eligible for the 90 days no payment offer.

2: 60 DAYS NO PAY LOANS - Subject to approval based on overall creditworthiness factors. First payment may be deferred for up to 60 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply.

3: VISA PLATINUM - Approval and actual rate offered based on overall creditworthiness factors. 1% fee in U.S. dollars assessed on foreign transactions.

4: KETCHUP LOANS - Subject to approval based on overall creditworthiness factors. First payment may be deferred for up to 60 days after the loan is funded. Interest continues to accrue during deferment. Other conditions may apply.

5: HOME EQUITY LOANS - Subject to approval based on overall creditworthiness factors and satisfactory collateral. Collateral must be a one to four family residence that is owner occupied, located in Michigan or Ohio with LTV that does not exceed 100%. Manufactured homes not eligible. Collateral must not be titled in a trust and must comply with CCFCU insurance requirements. Other conditions and restrictions may apply.