

COMMUNITY SPONSOR

At Cornerstone Community Financial Credit Union, we consider it an honor to be a part of the neighborhoods around our branches.

In 2016, you may have seen us sponsoring summer movies at the Village of Rochester Hills, chowing down at the Food Truck Rally in Royal Oak, handing out teddy bears at the Children's Hospital in Troy, hosting lunch for the Center Line Chrysler plant and leading a homecoming parade in Perrysburg.

These fun events, and dozens of others, give us the opportunity to give back to the amazing communities we call home!

- ▶ Center Line Community Sports
- ▶ DMC Children's Hospital of Troy
- ▶ Owens Community College
- ▶ Royal Oak Food Truck Rally
- ▶ Village Halloween Celebration
- ▶ Perrysburg Anniversary Celebration
- ▶ CEMA Car Show Event Sponsor
- ▶ Village Summer Movie Nights
- ▶ Fraternal Order of Police Sponsor
- ▶ Royal Oak Farmers Market
- ▶ Perrysburg-Area High Schools
- ▶ Village Santa Visit Sponsor
- ▶ Royal Oak Paws in the Park
- ▶ Rossford Riverfest
- ▶ Community Shred Event
- ▶ CCF's 1st Annual Teddy Bear Drive



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2016

ANNUAL REPORT

CELEBRATING 65 YEARS



CORNERSTONE'S YEAR IN REVIEW

CELEBRATING 65 YEARS OF SERVICE



Heidi Kassab

Heidi Kassab
President & CEO



Leo A. Moses

Leo Moses
Chairman

In 2016, Cornerstone Community Financial Credit Union celebrated our 65th anniversary! We've come a long way since our humble start as MoPar Federal Credit Union.

To honor this milestone, we provided members with a year-long celebration in the form of promotions, special offers and events, including a 65th anniversary savings book filled with coupons!

2016 was full of new beginnings as we completely renovated the Royal Oak branch and built a brand new, free-standing branch in Perrysburg, Ohio. The Perrysburg location provides our team with much-needed space, drive-thru service and a drive-up ATM.

CCF hosted its 1st Annual Teddy Bear Drive in September in support of Childhood Cancer Awareness Month. Working with DMC Children's Hospital of Troy, CCF members and the community donated 1,000+ teddy bears to kids with cancer and other serious illnesses, as well as more than \$1,000 in donations to families in need of financial help due to a child's illness.

Increased public relation efforts gave CCF opportunity to appear on various TV and radio programs, as

well as in-print, as we positioned CCF as a community leader in financial education.

Strong financials showed an increase of our overall asset size from \$262.1 million to \$272.3 million, with a net income of \$1.28 million.

Growth in lending continues, and our overall lending jumped from \$78.3 million in 2015 to \$94.1 million in 2016 for a total of 5,217 loans. This represents a year-over-year increase of 20%, with our lifetime loans to members reaching \$1.4 billion!

Cornerstone welcomed more than 1,300 new members in 2016 and we are now proudly serving more than 27,500 members.

Over the next 12 months, Cornerstone will be introducing several digital improvements. This includes expanded payment options like Apple Pay® and Google Wallet® as well as improved Online Banking, Mobile Banking, and Bill Pay.

As we move into our 66th year of business, we are grateful for the opportunity to be the cornerstone of our members' continued financial success! 🏠

TEAMWORK @ CORNERSTONE

Our dedicated staff members make Cornerstone a great place to be. We have a team of committed, hard-working people who take member service seriously while creating a fun working environment for everyone. Our staff members are quick to volunteer their time for CCF's community events and we're grateful they represent CCF with a smile, both in and out of the credit union branches!



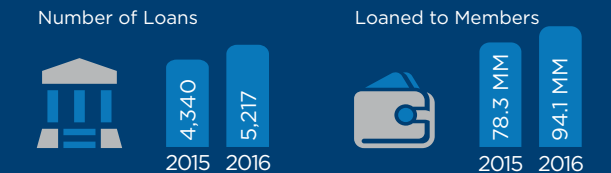
Statement of Financial Condition



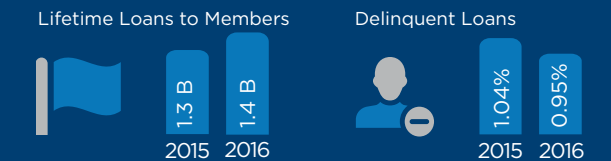
Membership



Loan Statistics



Lending Statistics



Expenses

