

REFER A NEW MEMBER: YOU BOTH COULD GET \$50



Here at CCF we recognize the value of each and every one of our members and, more than anything, appreciate when our members take the time to refer our products and services to their friends and family.

We are pleased to introduce a new and improved Member Referral Program that now offers a \$50* reward to both a qualifying new member and the current member who referred them. Stop by your local CCF branch and ask for member referral cards to hand out, or simply have the new member mention your name when opening their new account!

CCF offers three great ways to earn a \$50 bonus, choose the one that fits you best:

Open a Rewards Checking Account¹, add direct deposit of at least \$250 and make 12 signature-based debit transactions.

Open a Money Market Account² and deposit at least \$25,000

Dpen any Cornerstone loan³ with a starting balance of at least \$10,000.

*To receive payout, the new member must choose one of the accounts/loans offered and complete the following qualifying actions for that account: 1) Rewards Checking: Open Rewards Checking Account. Add monthly direct deposit of at least \$250 and make 12 signature-based debit transactions with Rewards Checking debit card within 60 days of account opening.

2) Money Market: Open Money Market Account: Deposit and maintain a \$25,000 daily balance within 60 days.
3) Cornerstone Loan: Apply for a loan with Cornerstone. Once qualified, open a loan in the amount of at least \$10,000. Loan approval based on member's creditworthiness. Qualification will take place 60 days after the loan has been opened, as long as the account is in good standing and payments are made on time.

Payouts will be automatically deposited to member's share account on either the 5th or 20th of each month, whichever comes first, following the 60-day qualification requirement. Both the referring member and new member must be at least 18 years of age with accounts in good standing to receive payouts. Referring member's name must be given at account opening to receive credit for the referral. Member referral campaign 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 payed. Credit union membership requires share savings account with a \$10 minimum deposit. CCF employees and board members are not eligible for referral rewards. New member's account or loan must be opened by 12/31/2021. Other restrictions may apply.

WIN A 70" FLAT SCREEN TV!



Did you know that Cornerstone Community Financial Credit Union is older than color TV?

Color TV was invented in 1953, but CCF was already established and has been serving members since 1951! And, just like TV technology has grown and expanded, CCF has too, offering the latest in digital banking, safety and security.

To celebrate our 70th anniversary, we're giving you a chance to win a 70" flat screen TV! Visit CCFinancial.com/70years and enter to win! Entrant must be 18+, and one entry per email address is allowed.

But, hurry! The 70" flat screen TV giveaway is open until March 31st, 2021. Need more information? Visit CCFinancial.com/70years or give the eBranch a call at (800) 777-6728.

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

Sterling Heights Branch 44911 Mound Rd. Sterling Heights, MI 48314

CONNECT WITH US

(800) 777-6728 CCFinancial.com

Cornerstone Community Financial CCFCreditUnion @cornerstone_CU

HOLIDAY

ST. PATRICK'S DAY Wednesday, March 17th





SCHEDULE ANY APPOINTMENT

Have you experienced Cornerstone's new scheduling system? Not only can it help members to book in-person appointments, but it also schedules virtual and phone appointments, as well!

Members can see available appointment times, book a time with their favorite representative or see who is available at a specific time. To set an appointment, visit CCFinancial.com, scroll to the bottom of the page and click "Make an appointment" to get started.





IT'S TURBO TAX TIME!

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax[®] has you covered.

 \rightarrow Taxes made easy. Just answer questions about your year, anytime and from any device, and TurboTax³ fills in all the right forms for you.

 \rightarrow Real experts standing by. With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.

 \rightarrow Done right, guaranteed. TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

CCF works with TurboTax to provide special savings for our valued members -- get up to \$15 off TurboTax federal products. Start today!



³Visit http://turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2021. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

ANNUAL MEETING NOTICE

CCF will hold its 2021 Annual Meeting online on Tuesday, April 27th, 2021 at 5 p.m. Copies of the 2020 Annual Report will be available for download the day of the meeting.

For more information please visit CCFinancial.com/annualmeeting.