

OUR CORNER

NOVEMBER 2023

HOLIDAY LOANS: 60 DAYS NO PAY

HOLIDAY LOANS MAKE MAGIC HAPPEN

Things may cost more this year, but that doesn't mean you have to cut out the holiday fun! Apply for a Holiday Loan and enjoy no payments for 60 days.

Don't use high-rate credit cards to extend your holiday budget. A lower-rate Holiday Loan from CCF can help fund your holiday shopping, home decorations, travel and traditions.

Enjoy the peace of mind of 60 days without a Holiday Loan payment, allowing you to focus on making holiday memories with your loved ones. Apply online anytime, 24/7, at [CCFinancial.com/holidayloan](https://www.CCFinancial.com/holidayloan).

→ Loans up to \$5,000¹ → No payments for 60 days → Quick, local decisions



(800) 777-6728

Chat live at www.CCFinancial.com

Start a Conversation within online or mobile banking

SKIP A PAYMENT FOR THE HOLIDAYS



SKIP A PAYMENT, DON'T SKIP TRADITION

Baking cookies, seeing family members across the country, making special holiday recipes - whatever your family's traditions are, they're important.

If inflation is making your holiday budget tighter this year, CCF may be able to help with Skip-A-Pay.²

If you have a CCF auto loan or personal loan, you may be able to take a break from your December loan payment with Skip-A-Pay. Even if you've already skipped a loan payment this year, you can take advantage of Skip-A-Pay up to twice per year.²

Apply for Skip-A-Pay anytime, 24/7, directly through your mobile banking app.

Have questions about Skip-A-Pay eligibility? 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

VETERANS' DAY (observed)
Friday, November 10th

THANKSGIVING DAY
Thursday, November 23rd



the credit union in your corner



EMERGENCY FUND VISA® PLATINUM

Unforeseen emergencies like medical bills, car repairs, and pet injuries require a financial safety net. Emergencies don't wait for payday, and having a low-rate credit card provides you with immediate access to funds when you need them.



BUDGET-FRIENDLY BORROWING

Cornerstone's **Visa® Platinum credit card** is great option to have on-hand for emergencies with competitive **rates as low as 10.00% APR³** and many other benefits like a no balance transfer fee and no cash advance fee.

DODGE HIGH-INTEREST LOANS

In times of urgency, high-interest loans like payday loans with unfavorable terms can be tempting. These options can lead to a cycle of debt that's difficult to escape.

By using a low-rate credit card for emergencies, you can steer clear of these high-cost borrowing methods and save yourself from future financial stress.

Have questions about Cornerstone's Visa® Platinum credit card? Connect with the Member Contact Center or [CCFinancial.com/visa](https://www.CCFinancial.com/visa) to apply.



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ZOGO LAUNCH



We're making financial education available anytime, anywhere. With Cornerstone's partnership with Zogo, a financial literacy app, it's easier than ever to learn how to manage your finances right on your phone.

Zogo's innovative learning format helps you learn over 800+ finance lessons in a gamified style. When you choose a skill to learn, you're taken through a series of short modules and quizzes to enhance your learning and understanding. Toggle between multiple skills to learn at once, or master one skill at a time!

Zogo's self-paced learning gives you the ability to choose what to learn based on your own goals. To download, visit [CCFinancial.com/zogo](https://www.CCFinancial.com/zogo) and use **access code CCF23** to join Cornerstone's free community when you download the Zogo app today!

1: HOLIDAY LOAN: 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.

2: SKIP-A-PAY: Loans are eligible for Skip-A-Pay after three (3) months of payment history. No more than two (2) Skip-A-Pays allowed per calendar year, per loan and must be at least (3) three months apart. Loan(s) must be current and all CCF accounts in good standing to apply for Skip-A-Pay. Home equity loans, lines of credit, collection loans, and credit cards are not eligible to be skipped. Interest continues to accrue during deferment period. Additional restrictions apply.

3: VISA: Approval and actual rate offered based on overall creditworthiness factors. 1% international transaction fee applies to all transactions processed outside the United States. Rates and features effective as of 11/1/2023 and may change at any time. Other conditions may apply.