

OUR CORNER

JANUARY 2021



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CELEBRATING 70 YEARS OF SERVICE!

2021 is a BIG year for CCF since it marks our 70th anniversary! Back in 1951, a few employees from the Motor Parts division of Chrysler banded together to form a credit union. The income for the first month of business was just \$1.18!

From those humble beginnings, Cornerstone has emerged as a safe and secure credit union, serving more than 25,000 members with \$1.75 billion dollars in loans over 7 decades!

We invite you to celebrate with us all year long! From Facebook and Twitter contests and giveaways to performing 70 Random Acts of Kindness in 2021, we have lots of fun things planned for each month. Do you have a fun CCF memory to share? Visit CCFinancial.com/70years to send.



CONTACT-FREE BANKING OPTIONS

CCF's contact-free banking options provide several ways for members to complete their banking with no or limited contact with CCF staff, which is a safer situation for both members and staff.

→ **MOBILE BANKING APP** — Deposit checks, keep an eye on account balances, transfer funds between CCF accounts and other financial institutions, track spending, snap pictures of receipts, turn cards on/off and more, all from your smartphone or tablet.

→ **CONVERSATIONS** — Using the Conversation feature, you can send secure messages to CCF directly through Online Banking or the Mobile Banking app. Ask the eBranch a question, get help with a transaction, send a document or photos — all through this secured messaging system. Click the speech bubble in the corner of your message center in both Online Banking and the Mobile Banking app to start a conversation.

→ **DRIVE-THRUS** — Out and about? Roll up to one of our convenient drive-thru lanes to complete your banking or visit an ATM. We sanitize the tubes between each use to keep the germs away.

→ **ONLINE BANKING** — When you're at home on your laptop or PC, log in to Online Banking for immediate and safe access to your accounts. Start a Conversation with a CCF staffer, transfer funds and pay bills in your PJs.

→ **EBRANCH** — Sometimes you just need to talk to a human, and that's why we have local eBranch reps standing by to help! Call the eBranch toll-free **(800) 777-6728** or chat with a rep live at CCFinancial.com.

TAKE CHARGE WITH CASH COACH

Save the Hail Mary wins for the pros. Set yourself up for carefully executed financial wins with CCF's all new personal financial management tool — **CASH COACH**.

WHAT IS CASH COACH?

Launching soon, Cash Coach is an all-new tool that will be embedded within Online and Mobile banking and allows you to take control of your finances with these features:

1. EASILY CREATE BUDGETS, CATEGORIZE & TRACK SPENDING: Quickly create a budget and start tagging your transactions to see where and how you spend your money. By seeing how you reach a spending target you can make smarter choices about how you spend.

2. SET & TRACK GOALS: Visually tracking your progress can help you take control and make reaching your financial goals much quicker and easier. Using Cash Coach, you can set goals and automatically track your progress.

3. BRING YOUR BUDGET TO LIFE: Using the interactive cash flow calendar, you can see how much money you have available to pay bills and other expenses day-by-day, allowing you to make informed choices on when to schedule bills and other spending.

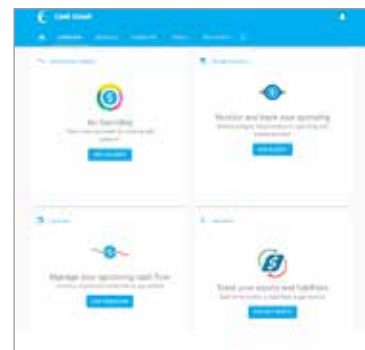
4. VIEW A FULL FINANCIAL PICTURE: Add other financial institution accounts, including mortgages and credit cards, to Cash Coach for a view of all account balances and transactions in one place. Cash Coach will then automatically track your relationships so you can track spending, set budgets and calculate your net worth.

5. STAY INFORMED WITH ACCOUNT ALERTS: With Cash Coach, you really are in control. Be alerted when an account balance changes significantly, transactions to a specific retailer occur, when you are close to exceeding a spending category, and more.

6. BUILD WEALTH & WATCH IT GROW: No need to keep manually updating a spreadsheet. Cash Coach helps you quickly add up all your assets and debts to show you an up-to-date estimate of your net worth.

WHERE CAN I FIND CASH COACH?

It's almost here! Watch your e-mail for a final launch date. Once active, Cash Coach will be conveniently located within Online and Mobile Banking. If you do not yet have Online or Mobile Banking, you can enroll at CCFinancial.com/cashcoach.



NEW VISA BENEFITS ADDED FROM POSTMATES

With your CCF Visa Platinum credit card, you can enjoy \$100 delivery fee credit on Postmates for up to 90 days when you activate this special offer.

Whether you're craving ice cream or sushi—or forgot to pick up laundry detergent—Postmates helps you get what you need delivered right to your door quickly. To enjoy this Postmates offer, you must activate with your Cornerstone Visa Platinum credit card in the Postmates app. Learn more at Postmates.com/visaterms.

KASSAB'S CORNER

Happy New Year! Even though challenges persist, a new year is always an opportunity for positive things to happen. For CCF, 2021 is especially significant because it marks our 70th anniversary.

From our small beginnings as the credit union for Chrysler's Motor Parts division back in 1951 to our current community charter and more than 25,000 members in 2021, CCF has come a long way!

All through the year, CCF will be celebrating this major milestone of 70 years of service! In our branches, through our Online and Mobile Banking, via e-mail and on our social media pages, we will be reminiscing about years gone by, hosting games, giving away dozens of prizes, posting trivia and more. Stay tuned to CCF and make sure to follow us on Facebook, Twitter and LinkedIn for your chance to win.

As the pandemic continues to restrict interactions, make sure you're taking advantage of all of CCF's contact-free banking solutions. From depositing checks via Mobile Banking with the click of your camera to opening and funding new accounts fully online, there are many ways to bank from home or on-the-go without visiting a branch. We even offer digital notary services! Talk to the eBranch today if you need help accessing any of these digital options - [\(800\) 777-6728](tel:8007776728).

Lastly, we would like to recognize Barb Luczak of the Member Solutions Department as she retires after more than 20 years of service to Cornerstone. Barb leaves behind a legacy of diligence, compassion and kindness toward members and staff alike. She will be missed, but we wish her the very best as she retires.

Heidi Kassab

Heidi Kassab
President & CEO



ONLINE BILL PAY

If you're not using CCF's online bill pay services, you're missing out. Skip the stamps and protect your banking information with this amazing and FREE service! Just set it and forget it with Online Bill Pay, and never worry about missing a payment again.

→ MANAGE YOUR BILLS

Sending money electronically is faster, more convenient and more secure than sending a check. And, even when a paper check is necessary, Online Bill Pay can save you time because your check is mailed directly to the recipient, saving you a trip to the post office.

→ BILLS WITHOUT DIGITAL PAYMENT OPTIONS

You might still be writing a physical check for rent, day care, the dog walker or other payees who don't offer a digital payment option. With Online Bill Pay, a paper check is mailed directly to those payees on your behalf.

→ KEEP YOUR INFORMATION SAFE

Instead of entering your credit or debt card numbers on a bunch of different payment sites, keep your information safe by using Online Bill Pay instead. You can send funds electronically, send a paper check or use direct deposit without exposing your financial information.

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

www.CCFinancial.com

 [CCFCreditUnion](https://www.facebook.com/CCFCreditUnion)

 [@cornerstone_CU](https://twitter.com/cornerstone_CU)

HOLIDAY CLOSING

MONDAY, JANUARY 18TH
MLK DAY



the credit union in your corner



WELCOME, JEFFREY RAND!

CCF would like to introduce Jeffrey Rand, our new Financial Advisor through CUSO Financial Services LP. Jeffrey is a licensed wealth management professional, trained to create a financial plan designed to meet members' unique goals.



HOW CAN JEFFREY HELP?

Schedule a free, no-obligation appointment with Jeffrey to review investment options and financial planning like:

- Retirement Planning
- Annuities
- Income Planning
- Long Term Care
- 403(b) and 401(K) rollovers
- Mutual funds

HERE TO SERVE YOU

Call Jeffrey directly at **(248) 373-1224** or e-mail Jeff.Rand@CusoNet.com.

**Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA (Opens in a new Window) & SIPC (Opens in a new Window) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Cornerstone Community Financial has contracted with CFS to make non-deposit investment products and services available to credit union members.*

Financial Advisors are registered to conduct securities business and licensed to conduct insurance business in limited states. Response to, or contact with, residents of other states will be made only upon compliance with applicable licensing and registration requirements. The information in this website is for U.S. residents only and does not constitute an offer to sell, or a solicitation of an offer to purchase brokerage services to persons outside of the United States.

ANNUAL MEETING NOTICE

CCF will hold its 2021 Annual Meeting at its headquarters at 2955 University Dr, Auburn Hills, MI 48326 on **Tuesday, April 27th, 2021 at 5:00 p.m.** There are three Board of Director positions, each carrying a three year term, expiring at this meeting.

In accordance with the credit union's bylaws, the Board has appointed a Nominating Committee. The committee has considered the qualifications of appropriate individuals from the membership and has nominated, for the three-year terms, Leo Moses, John Else and Tim McGlinchey.

Cornerstone bylaws also provide for nomination by petition. Any member with sufficient background in business or finance, and time to devote to regular and special meetings and study of credit union issues, may obtain a nomination petition. This request must be made to the President/CEO by contacting Executive Assistant Kristi Feyers-Moss at **(800) 777-6728 x240** or by e-mailing KristiF@CCFinancial.com.

Petitions may be requested and must be returned no later than the close of business on Tuesday, February 23rd, 2021. The petition requires signatures be acquired from 3% of all eligible members to be placed on the ballot. Nominations will not be accepted from the floor at the 2021 Annual Meeting.

If you have any questions regarding the election process, please contact CEO Heidi Kassab at **(800) 777-6728**.