

OUR CORNER

FEBRUARY 2022

EXCITING CHANGES TO REWARDS CHECKING

Members can now swipe their Reward Checking debit card or CCF Visa Platinum credit card to qualify for rewards!

Effective Tuesday, February 1st, Visa Platinum credit card transactions will count toward your total number of qualifying transactions to earn checking rewards. This means signature debit and credit card transactions will be combined and you can earn rewards faster! Because of this, the number of qualifying transactions has changed from 12 to 18.

Here's a quick reminder of the Rewards Checking* account qualifications:

- Enroll and receive eStatements
- Maintain Direct Deposit
- Login to Online or Mobile Banking at least once per month
- Complete a total of 18 signature-based debit or credit card transactions



Please see below for full Rewards Checking terms and conditions. If you have any questions about the upcoming change, please reach out to our Member Contact Center.



800-777-6728

Chat live at [CCFinancial.com](https://www.ccfinc.com)

Start a Conversation within Online or Mobile Banking

**If qualifications are met each monthly statement cycle: (1) balances up to \$15,000 receive APY of 2.02%; and (2) balances over \$15,000 earn 0.05% interest rate on portion of balance over \$15,000. If qualifications are not met dividends will not be earned. Qualifying transactions must post to and settle account during monthly statement cycle. ATM, PIN-based transactions, balance transfers and cash advances do not count towards qualifying debit card or credit card transactions. Statement cycles begin on the first day of the month and end on the last day of the month.*

LET US HELP YOU “KETCHUP” ON BILLS



The holidays have passed and you may be left with empty pockets and higher credit card payments. “Ketchup” on your bills with a small personal loan from CCF.

Use the “ketchup” money for whatever you’d like:

- Credit card debt consolidation
- Your winter tax bill
- Income taxes
- Take a vacation

Fill those pockets back up before you walk out the door. Loan amounts range from \$1,000 to \$5,000 with low interest rates and quick, local approvals.* All you have to do is say “**Pass the Ketchup**”, and our friendly staff will know what to do! Questions? Call the Member Contact Center toll-free at **(800) 777-6728** or chat with a rep live at [CCFinancial.com](https://www.ccfinc.com).

*All loans subject to approval. Rate dependent upon credit criteria. Some restrictions may apply. Offer ends at any time.

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

Sterling Heights Branch

44911 Mound Rd.
Sterling Heights, MI 48314

COMING SOON!

Toledo Branch

4400 Heatherdowns Blvd
Toledo, OH 43614

Troy Branch

1785 Rochester Rd.
Troy, MI 48083

CONNECT WITH US

(800) 777-6728

CCFinancial.com

 Cornerstone
Community Financial

 CCFCreditUnion

 @cornerstone_CU

HOLIDAY CLOSING

PRESIDENT'S DAY

Monday, February 21st



SAVE ON TURBOTAX® & H&R BLOCK®

Get the tax help you need and special member savings with TurboTax and H&R Block.



→ **TURBOTAX** - File with the #1 best-selling tax software, to help you get your taxes done right, and get your maximum refund, guaranteed. PLUS, as a credit union member you can **save up to \$15** when you file with TurboTax.

→ **H&R BLOCK** - Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. H&R Block will always get your biggest possible refund, guaranteed. PLUS, as a credit union member, first-time filers will receive **\$25 off** their expert tax prep, and returning customers get the Tax Identity Shield® add-on.

Scan the QR code with your phone's camera to access these two offers. Visit taxservices.lovemycreditunion.org for TurboTax and H&R Block offer details and disclaimers.

NEW CCF BRANCH COMING TO TOLEDO

CCF is growing! We are pleased to announce that CCF will be adding a new branch in Toledo, Ohio in 2022 at 4400 Heatherdowns Blvd.

This new location will enable our Ohio team to connect with even more members and help them reach their financial goals.

CCF has already expanded our charter to include more counties in Ohio and we look forward to increasing our service area with this new location.

We hope to have the new branch remodeled and ready to serve our Ohio membership by April. Stay tuned to CCF's newsletters and social media for more details and a grand opening date.



COMING SOON!

CCF's Toledo Branch
4400 Heatherdowns Blvd
Toledo, Ohio
43614

ANNUAL MEETING NOTICE



CCF will hold its 2022 Annual Meeting on Tuesday, April 26th at 5:00 p.m. A determination will be made shortly as to whether this meeting will be hosted in person or online. We will continue to follow CDC guidelines for group gatherings.

Please visit CCFinancial.com/annualmeeting for changes, as all updates will be posted on our site.