

## CORNERSTONE SERVICE PROMISES

### ACKNOWLEDGE

When interacting with our employees, you can expect a sincere greeting and a positive attitude.

### RESPECT

We will treat you with respect and call you by your name during your visit or call.

### KNOWLEDGE

We will be knowledgeable about the products and services that we have to offer, and ensure that our team members are trained and ready to serve you.

### ENGAGE

We will take time to engage and understand your financial situation, and offer additional assistance to help you make the right financial decision.

### THANKFUL

We will thank you for being a member and for your business.



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Auburn Hills, MI 48326

[www.CCFinancial.com](http://www.CCFinancial.com)  
P: (800) 777-6728

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## 2013 ANNUAL REPORT



CORNERSTONE COMMUNITY FINANCIAL



## A YEAR OF eVOLUTION

2013 was a year of “eVolution”, with many of our digital and electronic channels being upgraded and expanded to better meet members’ needs. We launched an impressive suite of convenience offerings, including a new web site, an upgraded online banking system, a redesigned CCF Mobile Money app, and added the very popular mobile deposit feature.

Unlike large impersonal banks, Cornerstone’s sole purpose is to serve the membership, and we are dedicated to improving the financial lives of our members. We take pride in our excellent service, and members can expect only the best each and every time they interact with Cornerstone.

This superior service results in strong loyalty from our membership and is reflected in our total assets increasing to \$202.9 million as of December 31, 2013 from \$191.9 million the prior year. Our aggressive growth focuses on providing our members with a safe, sound and secure financial institution, and we posted an impressive overall net income of \$2.15 million for the year.

In 2013, Cornerstone granted over \$67 million in consumer loans to more than 4,100 members. These extraordinary numbers have helped us to lend over \$1.15 billion to members since our beginnings as Motor Parts Federal Credit Union in 1951.

We also increased the number of members we service and are excited to celebrate the growth of the credit union with even more new members experiencing the Cornerstone difference. Over 2,300 new members joined the credit union in 2013 and we now proudly serve more than 20,900 members.

We are proud of the progress we have made, but rest assured this is only the beginning. As a member, there are many more great things evolving at Cornerstone, and thanks for being a part of it. We are excited for the transformation in the year ahead.



*Heidi Kassab*

Heidi Kassab  
President/CEO

*Leo A. Moses*

Leo Moses  
Chairman

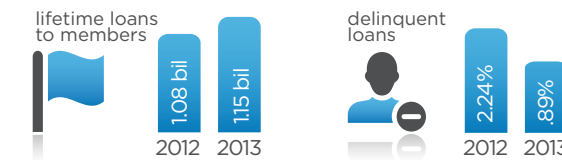
## 2013 ANNUAL REPORT

### OVERALL FINANCIAL CONDITION

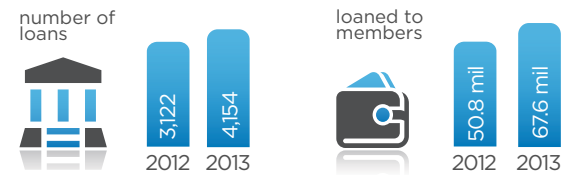
#### MEMBERSHIP



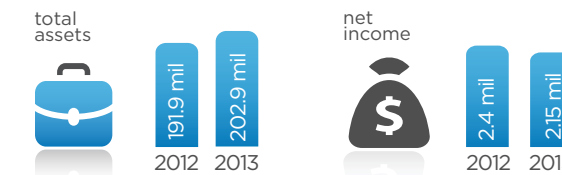
#### STATISTICS



#### LOAN NUMBERS



#### STATEMENT OF FINANCIAL CONDITION



#### EXPENSES



#### CONNECT WITH US

800.777.6728  
www.CCFinancial.com

Facebook.com/CCFcreditunion  
Twitter: @Cornerstone\_CU

#### COMMUNITY INVOLVEMENT

We live in the communities and cities we serve, and we continually invest in our neighbors and youth. Cornerstone donated not only time and in-kind donations, but also monetary investments to help support the communities around each of our branches.

#### SPONSORSHIPS

We believe in investing in the growth and expansion of our beautiful neighborhoods. We invested in many events to help make our cities a better place to live, work and play. Here are just a few:

- American Cancer Society Sponsor
- Salvation Army Kettle Donation Location
- Children’s Miracle Network Sponsor
- YMCA Healthy Kids Day Sponsor
- Village Hunger Haunt Sponsor
- Perrysburg Community Fair Sponsor
- CEMA Car Show Event Sponsor
- UAW Luncheon Sponsor
- Village Summer Movie Night Sponsor
- Fraternal Order of Police Sponsor
- Perrysburg Sports Schedule Sponsor
- Recycle Bank Sponsor
- Auburn Hills Community Center Sponsor
- Village Santa Visit Sponsor