



2955 University Drive  
Auburn Hills, MI 48326

---

[www.CCFinancial.com](http://www.CCFinancial.com)  
800.777.6728

---

*"Without continual growth and progress,  
such words as improvement, achievement,  
and success have no meaning."*

*-Benjamin Franklin*

---

# 2014 ANNUAL REPORT

A YEAR OF GROWTH

 Federally Insured by NCUA

AUBURN HILLS | CENTER LINE | PERRYSBURG  
ROYAL OAK | TROY | TROY SOMERSET



[www.CCFinancial.com](http://www.CCFinancial.com)

# A YEAR OF GROWTH

Continued growth remains a priority for Cornerstone Community Financial, and these efforts are reflected in our total assets increasing to \$223.1 million as of December 31<sup>st</sup>, 2014 from \$202.9 million in 2013.

Additionally, a 23% jump in net income to \$2.65 million suggests member loyalty, exceptional member service and a product suite appropriate for our members.

Lending remained strong with a total of \$74.6 million lent to members in 2014, totaling 4,187 loans altogether. This represents a 10% increase over loan dollars granted in 2013, with our overall growth in loans contributing to over \$1.2 billion in lifetime loans to members.

Membership numbers continue to rise and we are now proudly serving more than 22,000 members. Last year we gained 3,180 new members,

who we are pleased to welcome to the Cornerstone family. We are thrilled to be given the chance to demonstrate to them what it means to experience the Cornerstone difference.

To wrap up 2014, we announced a merger with Northwood Credit Union. The completion of the merger brings with it an additional 4,000 members, as well as a new branch conveniently located in the heart of Royal Oak.

Acquiring this new branch will provide significant opportunity in the coming year as we make our mark in the Royal Oak community.

Through the growth and the change, we commit to staying true to our mission and purpose; to be a solid, safe place for our members to rely on. We thank you for your continued loyalty and trust, and look forward to the wonderful year ahead.



*"Through the growth and the change, we commit to staying true to our mission and purpose; to be a solid, safe place for our members to rely on."*

*-Heidi Kassab  
CCF President and CEO*



*Heidi Kassab*

Heidi Kassab  
President & CEO



*Leo A. Moses*

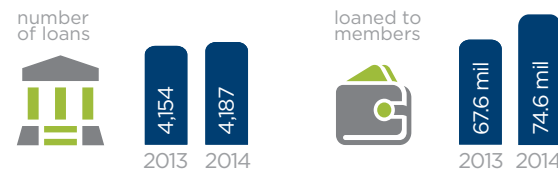
Leo Moses  
Chairman

# OVERALL FINANCIAL CONDITION

## MEMBERSHIP



## LOAN NUMBERS



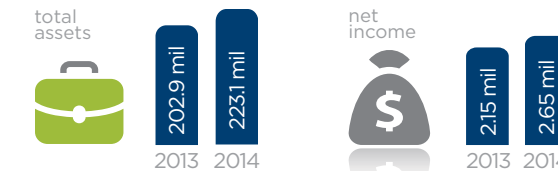
## EXPENSES



## STATISTICS



## STATEMENT OF FINANCIAL CONDITION



## 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 donations to help support the communities around each of our branches.

## COMMUNITY SPONSORSHIPS

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

- American Cancer Society Sponsor
- Center Line Community Sports Teams
- Children's Miracle Network Sponsor
- YMCA Healthy Kids Day Sponsor
- Troy Community Sports Teams
- 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 Community Sports Teams
- Recycle Bank Sponsor
- Auburn Hills Community Center Sponsor
- Village Santa Visit Sponsor