



COMMUNITY IS OUR MIDDLE NAME

We live in the communities and cities we serve, and we continually invest in our neighbors.

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...



- > Center Line Community Sports
- > Children's Miracle Network Sponsor
- > YMCA Sponsor
- > Troy Community Sports Teams



- > Royal Oak Food Truck Rally
- > Village Hunger Haunt Sponsor
- > Perrysburg Community Fair
- > CEMA Car Show Event Sponsor



- > Village Summer Movie Nights
- > Fraternal Order of Police Sponsor
- > Royal Oak Farmers Market
- > Perrysburg Community Sports



- > Recycle Bank Sponsor
- > Village Santa Visit Sponsor
- > Royal Oak Paws in the Park

CONNECT WITH US

- > Facebook.com/CCFcreditunion
- > Twitter: @Cornerstone_CU



a credit union in your corner.

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2015

> ANNUAL REPORT



CORNERSTONE'S YEAR IN REVIEW

TECHNOLOGICAL ADVANCES | BRANCH RENOVATIONS | STRONG LENDING



Heidi Kassab
President & CEO

Last year was one of growth and change as we welcomed Northwood Credit Union to the Cornerstone family, and renovated our Center Line branch.

The Northwood acquisition expanded our branch network and contributed sound financials that positively added to our bottom line.

Joining forces with Northwood, in addition to the tireless effort put in by our staff, increased our asset size from \$223.1 million to \$262.1 million, while net income reached \$3.49 million.

also brought on more than 3,100 new members in 2015 and we are now proudly serving more than 26,000 members.

As the books close on 2015, focus shifts to technological advances that will further enhance our digital footprint. Over the next 12 to 18 months, we will be introducing improved account access solutions that are sure to make our members' lives easier.

An investment in technology is an investment in you, and we take pride in delivering products and services that exceed your expectations.



Leo Moses
Chairman

“Cornerstone remains a progressive, full-service financial institution that helps our members reach their financial goals one by one.”

Lending continues to be a driving force behind our success, and in 2015 we lent out \$78.3 million to our members for a total of 4,340 loans. This represents an increase of almost 5% over 2014, with our lifetime loans to members reaching \$1.3 billion.

Cornerstone remains a progressive, full-service financial institution that helps our members reach their financial goals one by one. Though we continue to evolve and change, our commitment to our members remains the same.

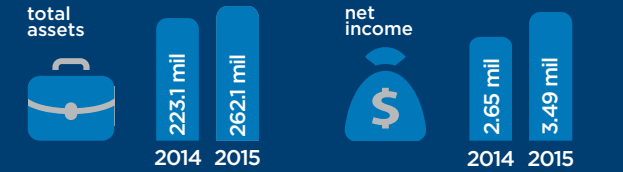
Heidi Kassab Leo A. Moses

In addition to the membership acquired through the Northwood merger, we



FINANCIAL OVERVIEW

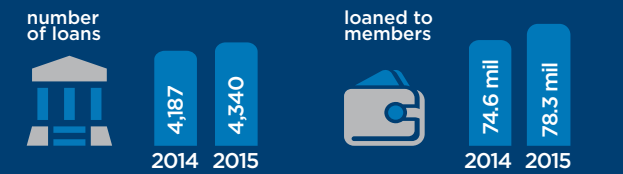
> STATEMENT OF FINANCIAL CONDITION



> MEMBERSHIP



> LOAN NUMBERS



> LENDING STATISTICS



> EXPENSES

