



Overall, Cornerstone Community Financial had an outstanding 2012. Total assets increased slightly to \$191.9 million on December 31, 2012 from \$191.4 million the prior year. Cornerstone granted its members over \$40 million in consumer loans and \$8.3 million in mortgage loans. We supported growing the local economy by lending over \$5 million to local businesses in 2012. In total, this helped us grow our lending portfolio by \$545,000.

2012 provided a great improvement over 2011, which was reflected in overall net income of \$2.4 million for the year. We opened up more new households in 2012 than we have in the last 7 years and increased the number of products and services our members are using.

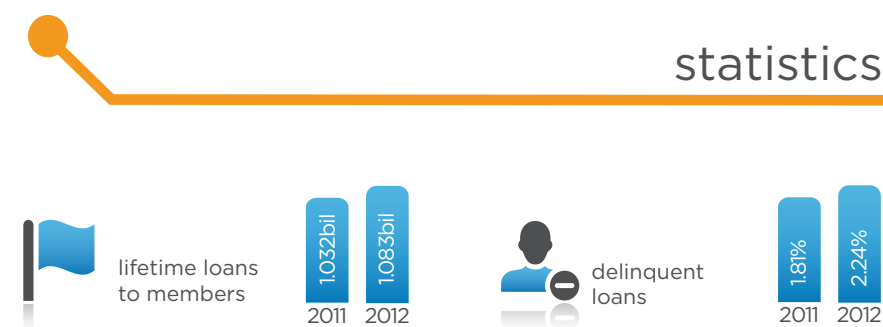
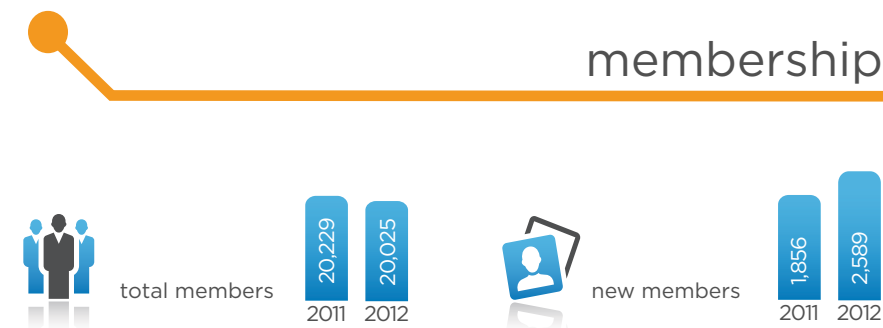
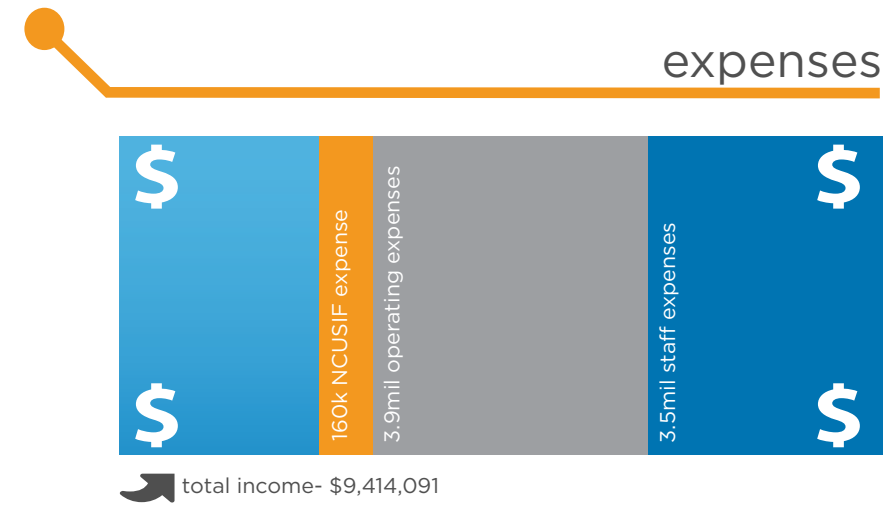
During 2012, CCF created a new compliance position to improve the safety and soundness of the credit union. Marketing concentrated their efforts on the new brand and promoted the "In Your Corner" tag line. Human Resources made great strides in hiring service oriented staff to give our members the service they deserve.

We introduced many new lending and IT enhancements in 2012. Our lending application system was improved and our home equity lending was invigorated, resulting in funding over \$2.9 million.

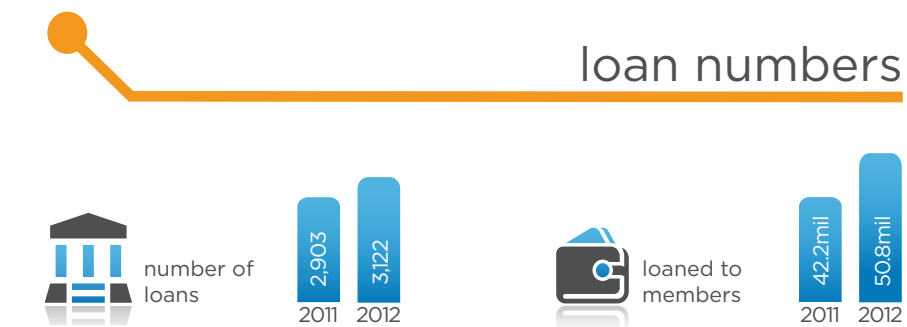
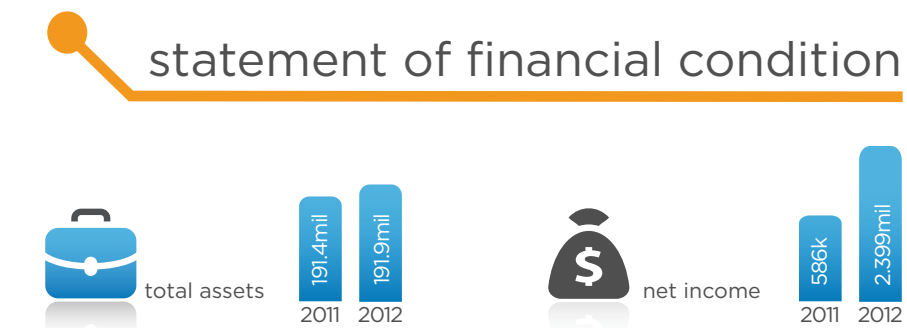
With our strong results in 2012, we will continue our aggressive growth plan along with our focus on providing our members with a safe, sound and secure financial institution.

Heidi Kassab
President/CEO

Leo Moses
Chairman



HOW DID WE DO THIS YEAR?
REALLY WELL!



- > Children's Miracle Network Sponsor
- > Salvation Army Toy Donation Drop Off
- > YMCA - Healthy Kids Day Sponsor
- > Santa Sponsorship Village of Rochester Hills
- > Larson Middle School (Troy) Anti-bully campaign event
- > Perrysburg Community Fair Sponsor
- > Auburn Hills Community Center Egg Hunt Sponsor
- > CEMA Car Show Event Sponsor
- > Center Line High School All Night Party Sponsor
- > Rossford High School After Prom Sponsor
- > Teen Safe Driving Campaign Sponsor
- > Lake High School After Prom Sponsor
- > Kelly Kids Event Sponsor
- > Recycle Bank Sponsor
- > YMCA Girls on the Run
- > Rossford Business Fair
- > Auburn Hills Community Center Halloween Sponsor
- > YMCA Halloween Sponsor
- > Lake Reverse Raffle
- > Perrysburg Sports Schedule
- > Morse Elementary (Troy) Fun Run Sponsor
- > Troy Family Daze Booth Sponsor
- > Rossford Riverfest Sponsor
- > Arthritis Zoo Walk Sponsor
- > Auburn Hills Community Center Light the Night Sponsor
- > UAW Luncheon Sponsor
- > SWAT Team Training Partner
- > Rochester Rotary Run Sponsor
- > UAW Golf Outing Sponsor
- > Chrysler Retirement Party Donations
- > Rochester Barbershop Chorus Sponsor
- > Maurice Oliver Scholarship
- > Auburn Hills Chamber Sponsor
- > Fraternal Order of Police Sponsor
- > Utica Community Schools Career Expo Speaker



IT'S MORE
 THAN JUST
 AN ANNUAL
 REPORT...
**IT'S OUR
 STORY.**



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2012 ANNUAL REPORT



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