



OUR CORNER

JANUARY 2019

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INTRODUCING NEW CORE YOUTH ACCOUNTS

Here at Cornerstone, we believe good financial habits start at an early age, so we have created special age-specific accounts for our youngest members. CORE Youth Accounts will replace the former Hula Moolah and BOOM Teen programs.

CORE Youth Accounts, along with help from parents, can teach kids and teens core financial values like how to save money, spend wisely and give back. As they grow, so do their account options. From saving their allowance to buying their first car, CCF is in their corner every step of the way.

REWARDING GOOD FINANCIAL BEHAVIOR

→ BIRTHDAY GIFT: CORE Youth Account holders receive a gift during the month of their birthday.

→ SAVINGS PUNCH CARD: Each deposit earns a punch, every 10th punch earns a reward.

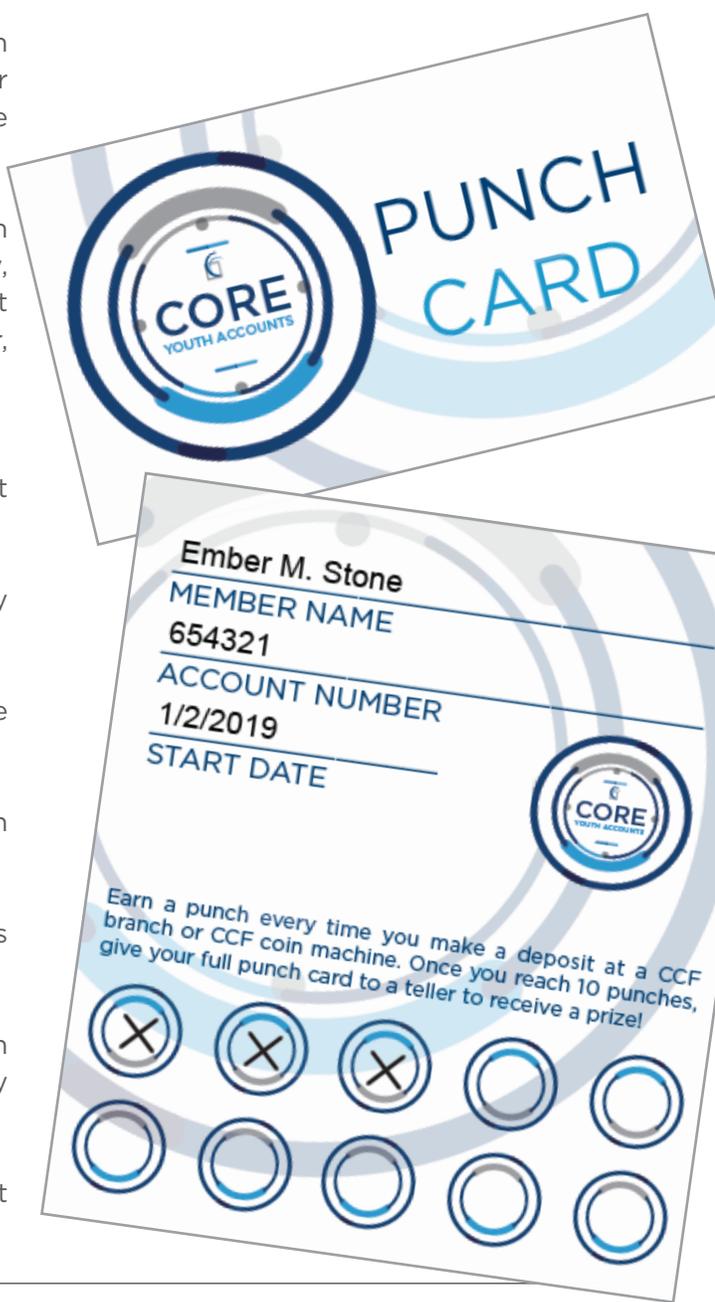
→ EVER-FI CLASSES: For each class completed, receive one entry into quarterly drawings for a big ticket item.

→ GOOD GRADE REWARDS: An A or B earns CORE Youth Account holders entries into our quarterly drawings.

→ COIN MACHINE: Bring coins into a branch to deposit in CCF's automatic coin counting machine.

Open your child or teen an account today! New CORE Youth Account packets will be available to current account holders by the end of January Watch your mail for an invitation.

From cradle to college, CCF has it covered! Find out more at www.CCFinancial.com or call **800.777.6728**.



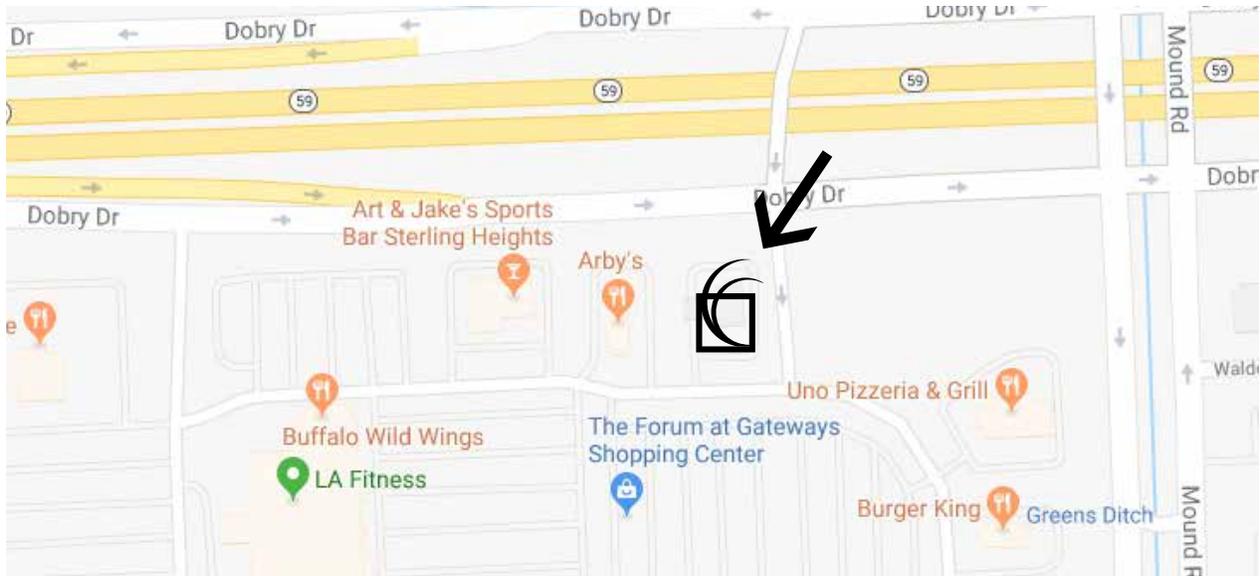
NEW BRANCH & BRANCH UPDATES COMING SOON

Cornerstone Community Financial is growing each and every year! This year, we are taking on 2 major projects - the opening of a brand new branch in Sterling Heights and the renovation of our Troy branch on Rochester Road.

CORNERSTONE'S STERLING HEIGHTS BRANCH

Conveniently located at the corner of Mound and M-59, this new branch will allow us to service Macomb County members and expand our reach east. Currently, our Center Line branch is the only branch in Macomb County, with many of those members living in the Sterling Heights area.

The branch is ideally situated for current member use and exponential growth. Look for this branch to be up and running in late Spring 2019. Watch your email and newsletters for updates.



RENOVATION OF CORNERSTONE'S TROY BRANCH

The Troy branch renovation is in the same style as Royal Oak's recent updates, featuring,

- Dedicated coffee bar
- Streamlined teller area
- Updated member service spaces

In addition, the Troy branch will be reconfigured to have a more convenient entry way and updated drive thru. Troy's renovation should be complete in approximately late Spring 2019. Below is an artist's rendering of the new front of the building.



KASSAB'S CORNER



Happy New Year! I hope your holiday celebrations were filled with fun times with family and friends. It's hard to believe we're already starting 2019, but CCF has so many amazing things planned for members this year that we can't wait to get started!

In 2019, we will be launching our new CORE Youth Accounts. Here at Cornerstone, we believe good financial habits start at an early age, so we have created special age-specific accounts for our youngest members.

CORE Youth Accounts, along with help from parents, can teach kids and teens core financial values like how to save money, how to spend wisely and how to give back to the community. As the child grows, so do their account options. From saving their allowance to buying their first car, CCF is in their corner every step of the way.



What are your personal financial resolutions this year - save more money, get out of debt, pay down your mortgage? No matter what your personal goal is, CCF is here to help. We have some great suggestions to make 2019 the year of saving, refinancing and investing in the future. Talk to us today!

Want an easy way to earn extra cash in 2019? Refer a friend or family member to join Cornerstone! We will give you \$25 for each member (18+) you refer who opens a checking account, share certificate or auto loan. There is no limit to the number of referrals you can earn! Ask for some referral cards next time you're in a branch.



Let us help you make 2019 your most financially successful year yet!

Heidi Kassab

Heidi Kassab
President & CEO

MEMBER REFERRAL *EARN \$25 EACH TIME*



DON'T KEEP CCF A SECRET!
Refer a new member & get \$25

For each person you refer who opens a checking account, share certificate or auto loan, you'll receive \$25. There is no limit to the number of referrals, but they must be 18 or over. The new member must present this card at account opening. Referral reward will be credited to your CCF account within 30 days of the new account opening. Referring member's account must be in good standing.

New Member's Name _____
Referring Member's Name _____
Referring Member's Account Number _____

CORNERSTONE COMMUNITY
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Refer a friend or family member to join Cornerstone and you'll receive \$25 for each person you refer who opens a checking account, share certificate or auto loan.

There is no limit to the number of referrals, but they must be 18 or over. The new member must present a referral card at account opening.

The \$25 reward will be credited to your CCF account within 30 days of the new account opening.

Ask for some referral cards next time you're in a branch or call **800.777.6728** with questions.

BRANCH LOCATIONS

Auburn Hills Branch Headquarters

2955 University Dr.
Auburn Hills, MI 48326

Center Line Branch

7291 Bernice
Center Line, MI 48015

Perrysburg Branch

28543 Oregon Rd.
Perrysburg, OH 43551

Royal Oak Branch

30606 Woodward Ave.
Royal Oak, MI 48073

South Troy Branch

1785 Rochester Rd.
Troy, MI 48083

Troy Somerset Branch

3001 W. Big Beaver Rd.
Troy, MI 48084

CONNECT WITH US

800.777.6728

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HOLIDAY CLOSINGS

MLK DAY

Monday, January 21st



CORNERSTONE MAKES THE SEASON BRIGHT



SANTA VISITS AT THE VILLAGE

Over the holiday season, more than 6,000 children received a FREE visit with Santa at The Village of Rochester Hills, compliments of Cornerstone Community Financial.



Each child also received a free reindeer antler crown to commemorate their visit. This marks the 8th year CCF has sponsored The Village's tree lighting parade and visits with Santa to the community, free of charge. Community is our middle name!



SANTA LETTERS

CCF is happy to announce that we were able to grant one wish on every child's Letter to Santa last month! If we could read a parent's name and number, we selected a wish on each list and purchased it, sometimes having to call parents to decipher what was written!



Overall, we granted wishes for 115 children in Michigan and Ohio, including an indoor swing chair for a child with autism, replacing a bike that had been stolen, a big dog bone for a big dog named Chief, dinosaurs, Lego sets, board games and lots of LOL Surprise dolls!

ANNUAL MEETING

CCF will hold its 2019 Annual Meeting at its headquarters at 2955 University Drive, Auburn Hills, MI 48326 on Tuesday, April 30th at 5:30 p.m. There is one Treasurer position and one Director position, which each carry a three (3) year term, expiring at this meeting. In accordance with the credit union's bylaws, the Board has appointed a Nominating Committee.

The committee has considered the qualifications of appropriate individuals from the membership and has nominated for the three-year terms Christopher Baker as Treasurer and Melvin Lee as a Director. Cornerstone bylaws also provide for nomination by petition. Any member with sufficient background in business or finance, and time to devote to regular and special meetings and study of credit union issues, may obtain a nomination petition.

This request must be made to the President/CEO at CCF's headquarters in Auburn Hills at the address listed in paragraph one of this notice. Petitions may be requested and must be returned no later than the close of business on February 26th. The petition requires signatures be acquired from 1% of all eligible members to be placed on the ballot. Nominations will not be accepted from the floor at the 2019 Annual Meeting. If you have any questions regarding the election process, please contact Heidi Kassab at **800.777.6728**.