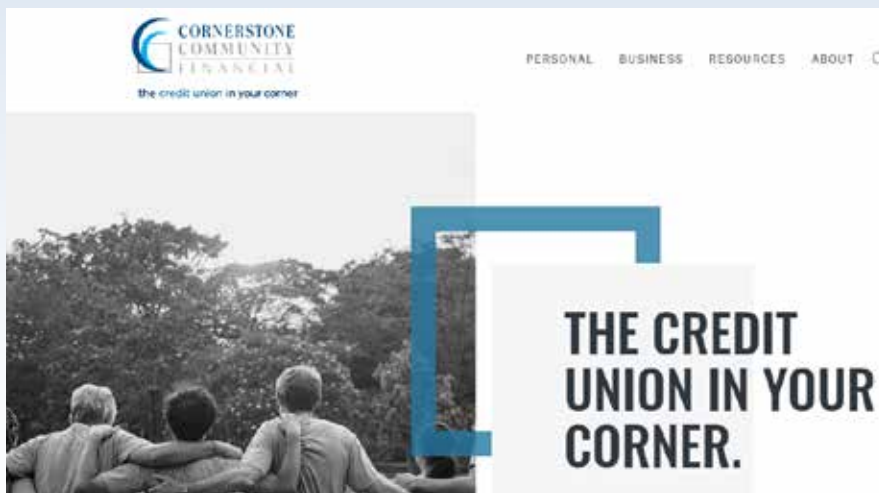


OUR CORNER

MARCH 2020

CCF'S REDESIGNED WEBSITE *LAUNCHES ON MARCH 12TH*



CCFinancial.com is getting a make-over! Launching on March 12th, the CCF website will have a new, cleaner look, making things easier than ever to find.

Our operations team and digital team collaborated and designed a simpler layout for you to easily find what you're looking for.

From online account applications and banking log-ins to current rates and financial education, the new site has everything you need and more. Stay tuned for more information closer to our launch date.

5 STEPS TO A *NEW CAR FOR SPRING*

1 ESTABLISH YOUR BUDGET — Determine how much you can spend on your car payment per month. Take inventory of your savings, your spending habits and your monthly expenses. Do you plan to put money down on the vehicle? If so, how much? Make sure to consider gas mileage and insurance changes when setting your budget.

CLEAN UP YOUR CREDIT — You can request a free copy of your credit report from each of the three credit reporting agencies - Equifax®, Experian® and TransUnion® — once per year at AnnualCreditReport.com. Look for delinquencies, mistakes and misstated accounts that can lower scores. The higher your score, the better your rate!

3 CALL CORNERSTONE — When you're ready to purchase, give us a call at **800-777-6728** or apply online at **CCFinancial.com**. Our credit decisions are made locally, and we work as hard as we can to accommodate all types of credit scores. A preapproval letter from us gives you extra bargaining power at the dealership.

CHOOSE YOUR RIDE — Now comes the fun part — picking out your new vehicle! When considering a vehicle, keep in mind the miles that will be driven, young drivers on the insurance, passenger seating and cargo room. Remember to keep your preapproved loan amount to yourself until you've settled on a car and a price.

5 COVER YOUR RIDE — When you add loan protection to your auto loan, you receive Auto-Deductible Reimbursement (ADR) coverage that will provide a \$500 auto deductible reimbursement for things like a broken windshield or a parking lot fender bender. Plus, this protection applies to all vehicles titled and insured in your name all for less than \$1 per month.

BRANCH LOCATIONS

Auburn Hills Branch

Headquarters

2955 University Dr.
Auburn Hills, MI 48326

Center Line Branch

7291 Bernice Rd.
Center Line, MI 48015

Perrysburg Branch

28543 Oregon Rd.
Perrysburg, OH 43551

Royal Oak Branch

30606 Woodward Ave.
Royal Oak, MI 48073

Troy Branch

1785 Rochester Rd.
Troy, MI 48083

Troy Somerset Branch

3001 W. Big Beaver Rd.
Troy, MI 48084

Sterling Heights Branch

44911 Mound Rd.
Sterling Heights, MI 48314

CONNECT WITH US

800-777-6728

www.CCFinancial.com

 Cornerstone
Community Financial

 CCFCreditUnion

 @cornerstone_CU

UPCOMING EVENTS

ST. PATRICK'S DAY
Tuesday, March 17th

TIGER'S OPENING DAY
Monday, March 30th



IT'S *TURBO TAX TIME!*

Cornerstone members can save up to \$15 on TurboTax[®]. Get your taxes done right and your biggest possible refund. CCF has partnered with TurboTax to give members a simple way to get your taxes done right!

TurboTax has a product that is right for you. Don't wait until the last minute to file your taxes. TurboTax guides you every step of the way.

**Visit turbotax.intuit.com/lp/yoy/guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Savings are on TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.*

DON'T FALL FOR FRAUD



Scammers use many different tactics to trick hardworking people out of their money. Don't be a victim! Use these tips to protect yourself and your money.

→ Make sure your virus protection is up-to-date on your home computer and don't give out any information to pop-ups or callers claiming you have a virus.

→ Never provide your Online or Mobile Banking login information to anyone.

→ If someone asks you to deposit a check for them, don't do it! They may even tell you to keep some of the money "for your trouble," but the check will bounce after you've wired the funds and you'll be on the hook for the entire amount.

→ If an offer is too good to be true, it is. If someone offers you money for your login information, your debit card or to deposit a check for them, it's a scam.

→ Did you fall in love with someone online? Are they now asking you for money? Unfortunately, it's a scam. Block them and move on, no matter the sob story.

→ Did someone contact you to say you won an insurance claim, a lawsuit or the lottery? It's a scam.

Reach out to us at **800-777-6728** or chat with us live at **CCFinancial.com**. We can help you determine if you have been targeted by scammers and take the necessary steps to protect you and your funds.

ANNUAL MEETING NOTICE 2020



CCF will hold a 2020 Annual Meeting at its headquarters at 2955 University Drive, Auburn Hills, MI 48326 on Tuesday, April 28th, 2020 at 5:30 p.m.

Copies of the 2019 Annual Report will be available online after the meeting. Please call **800-777-6728** with any questions about this year's Annual Meeting.