

CCF is in your corner with home equity loan rates as low as **3.24% APR\*** to help you with any project, big or small.

- No fees/no cost home equity loan
- Fast and easy to apply and close
- Use the equity in your home to fund projects, education, or vacation

[Apply online](#) or call **800.777.6728** today!

\*APR = Annual Percentage Rate. Rates are "as low as" and are based on credit score, Loan to Value (LTV) and other account requirements. Rates are subject to change at any time.

## 90 Days, No Payment

The only thing better than a new car is not having to make a payment on it for 90 days!\*

When you finance your new or used auto loan with Cornerstone, you will be payment-free for 90 days, which means you can enjoy that new vehicle over the holidays without cutting into your gift budget. Or, we may be able to save you money by refinancing your existing auto loan from another financial institution. By refinancing your auto loan with CCF, you can still take advantage of our limited time 90 days no payment offer.

Call us today to get pre-approved BEFORE you shop! Pre-approvals provide extra bargaining power at the dealership. This is a limited time offer, so [apply online anytime](#) or call **800.777.6728**.

\*CCF auto loan rates are "as low as" and based on credit score, term of loan and collateral. Subject to change at any time. Limited time offer, restrictions apply. Auto loans currently financed with CCF are not eligible for the 90 days no payment offer.

## Cash in on your Connections

At Cornerstone, we work hard to provide the best in products and services, and we take pride in offering top-notch member service; so we hope you'll think of us when your family and friends are in the market for financial services.

We promise to deliver the same great member service to your family and friends that you've come to expect as a credit union member yourself. For each member you refer to CCF who opens a **checking account, share certificate or auto loan, we will reward you with \$25\***, and there are no limits on the number of referrals you can cash in on! It's as simple as that, and within 30 days you will have an extra \$25 in your pocket!

\*Member referral campaign valid until further notice. Offer subject to change at any time. No limit to number of referrals submitted for reward. Referred member must be 18 years of age or older. Rewards will be credited to your CCF account within 30 days of referred member's account opening. New memberships require share savings account with a \$10 minimum deposit. CCF employees and board members are not eligible for cash reward. Referring member account must be in good standing to receive \$25 reward. Other restrictions may apply.

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