

October 2018 Newsletter

CEO Comments

The older I get the faster summer seems to go. It feels like I was just writing the June newsletter and looking forward to the warm weather. Now September is upon us and I am thinking about the colder weather that will be coming soon! I do love the fall, especially in Michigan. Nature offers some beautiful sights. The changing of the colors is one of my favorite ones. Please take some time to notice things around you. The world we live in has set a fast pace and sometimes we forget to notice the wonderment around us.

On a personal note, my wife and I were able to travel to Ireland over the summer. It is more beautiful in person. If you get the chance to go, please take it. The people were wonderful and very helpful. We had a delightful time and made some memories that will last a lifetime. I am hoping to get back there someday. Our sons are still doing well. The youngest is on year two of teaching and loves his new profession. The oldest is super busy in the legal world. I enjoy the fact that they both work in neighboring towns; therefore, I get to see them quite often. I will always appreciate the opportunity to have lunch with them as often as I can.

On the business side of the Credit Union, we are about to open our fourth branch. The Morley branch will be up and running within the month of October- follow our social media outlets for updates on our Grand Opening. We will be adding a drive-thru and ATM sometime next year, in phase 2 of our remodeling. Michelle Archibald will be moving from our Trufant branch to open and manage the new branch in Morley. Jennie Mayfield has moved from our Lakeview branch to manage the Trufant branch. We have hired some new staff to accommodate the expansion. Please welcome Sara Parker, Teddi Miller, Bridget Johnson, Leah Nauta, and Sada Johnston. I would like to thank all of the members of the Credit Union for your support over the years that has allowed us to expand and grow into other communities.

Lastly, with this being the last newsletter of the year Community First Federal Credit Union board, staff and volunteers would like to wish each of you a Merry Christmas and a Happy New Year. We look forward to 2019 to see what changes await our Credit Union.

Fall/Winter Holiday Schedule: We will be closed on October 9th for all-staff training, Thanksgiving Day (11/22), Christmas Eve (12/24), Christmas Day (12/25), and New Year's Day (1/1). We apologize for any inconvenience this may cause.



Community First Federal Credit Union





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Spotlight on Community



At Community First Federal Credit Union, we value the importance of volunteering throughout our Community. Since our last newsletter, staff have participated at several local events; participation included arts and crafts with the residence at Lakeview Terrace, reading with kids at Reynolds Township Library and Tamarack District Library, Lakeview and Sand Lake Elementary School open houses, Lakeview and Tri-County football concessions, Trufant Jubilee kids' games, parade, and Stump Chasers 5K Run. They also volunteered for the first time at Morley's Celebration on the Pond car show and truck and tractor pull. Staff also participated in the Patriots' Day and Harvest Festival parades.

Product Spotlight



Have you ever dreamt of going on a shopping spree and having someone else pick up the tab? If so, you are at the right place. From the beginning of October through the end of the year, we will be selecting 3 lucky members to make that dream a reality. When you choose to switch from mailed statements to electronic statements, you will get an entry to win a shopping spree on the Credit Union! Complete rules and guidelines will be available

in the branches and online October 1st.

Credit Union Week

International Credit Union Day is October 18th. The day is to reflect upon the credit union industry's history, achievements, and to share member experiences. Since we figured one day is not enough, we will be celebrating all week long. Join us October 15th-19th at any of our branch locations to have a cookie, grab a door prize, and enter to win our daily prize. Friday, we will be hosting a Michigan vs Michigan State cookout at our Lakeview branch. All donations will go to EightCAP.

Credit Union Advantages

Free \$1,000 AD&D Insurance Discounted Auto Owners Insurance Discounted Michigan's Adventure Tickets Auto and Recreational Vehicle Loans Home Equity & Home Equity Line of Credit Loans Long-term Mortgages Online/Mobile Banking Share Branching with Xtend and CO-OP

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