



# Community First

FEDERAL CREDIT UNION



## CEO Comments

2019 has been off to an interesting start. By the time this newsletter reaches you, it will already be a quarter of the way done. The calendar says it is March, yet the weather feels like it's the middle of January. The groundhog predicted an early spring. I think it may have missed this year, unless there is a fast turnaround in the next couple of weeks.

I actually do not mind the winter. In fact, I have made it a point to downhill ski more, this season. If you see a guy going super slow, trying to make sure they do not fall, that would be me. So far, I have only fallen once this year and it was when I was standing at the car with my skis on. I figure, if I am going to live in Michigan, I might as well enjoy the weather. It just gets a little more tough to do in March. *"To appreciate the beauty of a snowflake, it is*

*necessary to stand out in the cold"* – Aristotle.

On the business side of the Credit Union, we are about to have our 33rd Annual Meeting. Please see details in the newsletter for the date and time. This year it will be held in Howard City. We look forward to seeing many of our members at the meeting. With the opening of our 4th branch in Morley, reaching the \$60 million mark in assets for the first time, and opening our 20,000th account, 2018 was a successful year at the Credit Union. We are always looking for ways to improve our facilities and services we offer our membership. We continue to grow because of our members. I want to take this time to personally thank all of you for your membership and continued support.

Lastly, I would like to welcome Courtney Mourer, Lynett Jack, Leslie Bauman, and Austen Harris to the Credit Union team. Please stop in and say hello to our newest team members.

Sincerely,

Timothy Rasmussen  
CEO

## Holiday Schedule

- CLOSED Monday, May 27th  
(Memorial Day)

## Annual Student Scholarship



We offer a \$1000  
Student Scholarship

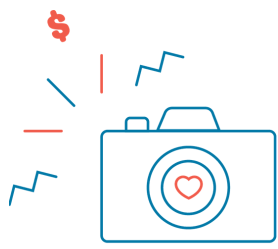
to senior's, every school year. Guidelines and applications can be found on our website at [www.cffcu.biz](http://www.cffcu.biz).

## New Updates



We care about our members, which means we are always looking to upgrade and improve our products and services for you. We have added fingerprint, voice, PIN, and face authentication services to our Mobile App. Download our app today, by searching "Community First FCU" in the App Store.

## Product Spotlight



This April, celebrate National Credit Union Youth Month with our 2019 theme: “The future is yours... Picture it! Save for it! Share it!”

Together, we're encouraging young members to express themselves through pictures, sharing their visions for their own financial

futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding, and security.

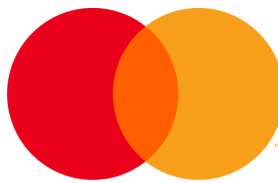
## Piggy Bank Hunt



Our Annual Piggy Bank Hunt is approaching quickly. The hunt is available to all members and non-members. The pig will be hidden on public property, within our service area. Our first clue will be released on our social media outlets on Monday, March 25th, 2019.

Individuals will be given one clue per week, for four weeks. Clues will also be posted in the Lakeview Area News. The first individual to bring the piggy bank to our Lakeview branch will win \$100! For official rules, visit our website at [www.cffcu.biz](http://www.cffcu.biz).

## Introducing New Debit Card Limits



As of the first of the year, we have raised our daily standard limits on our Debit, HSA, and ATM cards. PIN based transactions (debit) have been raised to \$500 and Signature based transactions (credit) have been raised to \$2500 per day. Members who have

received a new card this year have the new default card limits. If you would like the new card limits or if you have any questions about our new limits, please contact a Member Service Representative at any of our 4 branch locations, to switch today.

## Credit Union Advantages

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

## LoveMyCreditUnion.org

As a member of CFFCU, you can cash in on some great deals through Sprint, Trustage Insurance, and TurboTax, and many more!

## CFFCU Rewards You!

Don't forget to check out the prizes and gifts you can get, simply by using your CFFCU Debit or Credit Card. Visit

[www.dreampoints.com/CFFCU](http://www.dreampoints.com/CFFCU) to view your rewards.

## Annual Meeting

This year's Annual Meeting will be held at the VFW Hall in Howard City, on Tuesday, May 14th, 2019. See the enclosed form for more details.

## Locations

**Lakeview:** 9637 N Greenville Rd  
**Howard City:** 837B W Shaw St, PO Box 134  
**Trufant:** 110 South A St, PO Box 21  
**Morley:** 101 E 4th St, PO Box 20

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