



Community First

FEDERAL CREDIT UNION



CEO Comments

2019 is halfway done and summer is in full swing. Spring was cool and soggy. I am always hopeful that summer will be hot- which makes me long for cooler days, when the calendar turns to fall. However, if we start to approach 90-degree temperatures, I am quick to be looking for September. As of the time of writing this, we have yet to reach 80 degrees; although we are closely approaching it.

Business at Community First continues to move along at speeds that sometimes amazes me. Because of the support from all of you, we continue to grow. We believe in developing new products and improving old ones, to keep our financial institution viable for years to come. We offer Remote Deposit Capture (RDC) for your checks and we now have the ability to send forms electronically. Now you do not

need to visit our branch every time you need to sign a document or deposit a check. Our staff is always looking for ways to improve your experience with our Credit Union. If you ever see a new product or service elsewhere that you think would benefit our membership, please let us know; we are always looking for new ways to financially serve you.

The Morley branch is continuing to be a huge success. The community support of this branch has been tremendous and we feel this location fits nicely with our goal to serve small towns that are in need of financial services. We will begin our next phase of construction later this year. Our goal is to add a drive thru and an ATM. Watch for progress, as we continue to develop this branch into a full-service location.

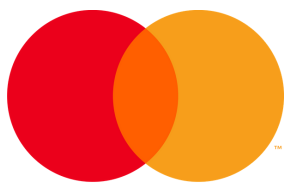
With our continued growth at Community First, we were able to award four seniors-Jessica Thompson (Tri-County), Madison McCrumb (Lakeview), Hannah Nadeau (Lakeview), Trentin Willemstein (Montabella)- with a \$1,000 scholarship, each, to apply towards their post-secondary education. Congratulations to those seniors, as well as the Class of 2019!

Lastly, I want to take a moment to say goodbye to one of our staff members. It is not often we have employees leave that have been with us for a while. Colleen Allen has finished up her degree and is headed into the field of education. We are certain there will be children whose lives will be greatly enriched by her. Colleen, good luck in your newest endeavors and know that you will be missed dearly by all of us here at Community First!

Sincerely,

Timothy Rasmussen
CEO

Product Spotlight



Have you ever wanted an alternative to cash or your debit card, where you can make up front purchases and pay them off at a low interest rate at the end of the month? Our In-

mastercard. House Credit Cards are a simple solution to just that. With rates as low as 9.90% APR (Annual Percentage Rate), you have complete access to your credit card statement and transaction history on our online banking and mobile app. For every \$1.00 spent, you'll earn 1 point towards rewards. Visit dreampoints.com/CFFCU to redeem. Speak with a Loan Officer today! (Must be 18 years of age to apply)

Upcoming Events in the Community

- July 1st-4th
 - Sand Lake 4th of July Festival
- July 5th-7th
 - Six Lakes Dizzi Daze Festival
- August 1st-3rd
 - Montcalm Heritage Festival (Sidney)
- August 2nd-4th
 - Celebration on the Pond (Morley)
- August 3rd
 - Greenville Car Show
- August 9th-11th
 - Stanton Old Fashioned Days
- August 15th-18th
 - Greenville Danish Festival
- August 16th-18th
 - Edmore Potato Festival
- August 17th-18th
 - Free ORV Weekend
- August 31st-September 2nd
 - Trufant Jubilee

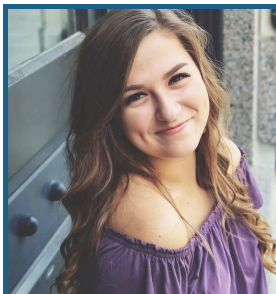
Congratulations to Our Seniors

Leah Nauta

Leah graduated from Greenville High School. In the fall, she plans to study Business Marketing at Cornerstone University, while also playing on their soccer team.

Madison McCrumb

Madison graduated from Lakeview High School. Her plans are to attend Michigan State University, majoring in Social Relations, while double minoring in Women's and Gender Studies, as well as Pubic Relations.



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!

Do not 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 to view your rewards.

Holiday Schedule

- Thursday, July 4th
 - CLOSED (Independence Day)
- Monday, September 2nd
 - CLOSED (Labor Day)

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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Federally Insured by

NCUA