



Community First

FEDERAL CREDIT UNION



CEO Comments

Summer has come and gone, once again. It never seems to last as long as winter; however, I do enjoy the fall with the beautiful colors. Nature never seems to disappoint, if you are willing to look for the beauty. With all the technology we are surrounded by, life seems to go by quickly. I encourage you to take a moment to really appreciate the great state of Michigan that we live in and how truly lucky we are to have such a beautiful backdrop to enjoy!

For the personal portion of the newsletter, my two sons, Jourdan and Garrison, and I were able to travel out West to attend our 24th baseball park in Seattle to watch the Mariners. Our goal is to attend all 30 MLB parks. We, also, were able to travel down to Portland to watch a Timbers soccer game, and then we took a couple days to travel up to Vancouver in Canada. We were able to swim in a glacier fed lake: the coldest water I had ever swam in. Luckily, it was over 90 degrees the day we were there, so I was able to survive it. It's not often you get to swim in a lake and have a snow-capped mountain in view. I would recommend everyone to try it at least once.

On the business side of the Credit Union, we will be moving our Howard City branch. We have purchased the old hair salon building, located at 620 W Shaw Street, and we will soon begin to transform this location into our new branch. We are excited for the opportunity. To better serve our membership, our plan is to add a larger lobby, along with drive through lanes. Stay tuned while the process takes place over the next few months.

You may have noticed we have moved a few staff members around to different branches to better utilize the skills they possess to serve our membership as whole. Please, welcome them at their new branch locations. Moreover, we have hired additional staff to accommodate our growth. Please welcome Ciera Fryover, Jen Frayre, Kerstin Sitts, and Keaton Myers. Also, Sally Nieto has been promoted to Vice President of Lending, and Sara Parker has taken over as Howard City Branch Manager. Thank you to our membership for all of your continued support that allows to continue to expand our services.

Sincerely,

Timothy Rasmussen
CEO

Product Spotlight

SAVE TO WIN

Save to Win is a prize-linked savings account that offers members the chance to win prizes in addition to earning regular interest. It requires a small opening deposit of \$25 and allows unlimited number of deposits during the 12-month share certificate term.

The goal of the Save to Win account is to foster a regular habit of savings among account holders. The more one saves, the more opportunity one has to win. For every \$25 deposited, an account holder earns an entry into the monthly and quarterly prize drawing. For more information, visit savetowin.org.

Community First



At CFFCU, we value the importance of volunteering throughout our Community. We encourage staff to put their community first. Since our last newsletter, staff have participated at several local events.

Participation included several blood drives, soccer and football concessions, Morley's Celebration on the Pond, Music in the Park, Trufant Jubilee, Harvest Festival in Howard City, as well as Lakeview's Homecoming parade. Within the last year, staff have volunteered a total of 735 hours!

Credit Union Week



International Credit Union Day is October 17th. 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 14th-18th at

any of our four branch locations to have a cookie, grab a door prize, and enter to win our daily prize! At the end of the week, we will be giving away one lucky grand prize. You are not going to want to miss out!

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 to view your rewards.

Trunk or Treat

Join us for Trunk or Treating at our Trufant branch this year! Staff will be passing out candy from 6:00 PM to 8:00 PM. More information to follow. We can't wait to see you!

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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