



# Community First

FEDERAL CREDIT UNION



## CEO COMMENTS

Wow! I find it hard to believe that 2020 is here, and by the time you read this, it will be April. This winter seems to be different than the ones I remember: not a lot of shoveling and not extremely cold. I downhill ski, but I do enjoy the more mild winters. I am ready for spring and the warmer weather, and I am sure you are as well.

As a regional credit union representative, I was able to attend a Washington DC conference and met with Senator Stabenow, Senator Peters, and Representative Moolenaar to discuss important items to our credit union, including data breach and cannabis banking. More than 5,500 credit union staff represented our industry on Capitol Hill to speak with our lawmakers. I always enjoy witnessing how well our industry is represented.

In addition to my trip, the Lakeview branch remodel is complete, and Howard City and Morley remodel projects are moving forward. Our credit union believes in investing in products and services to improve our membership service, and we will continue to look for ways to serve our members. I want to thank all of our members for allowing us to give back to each an every one of you.

I truly hope you have a healthy, happy new year. 2020 is going to be an exciting year.

## ANNUAL MEETING

This year's Annual Meeting will be held at the Morley American Legion Post #554 on Tuesday, April 28th, 2020. See the enclosed form for more details.

## COO COMMENTS

What does Spring bring? The arrival of this season can mean different things to each person. To most, Spring is a hopeful season. It brings transformation and change; from darkness to extended light and new growth. Community First has had some changes and continued growth, to start out 2020. Here are some highlights: New employees, fresh signs on our buildings, new perspective safety training at all four branch locations, office remodels in Lakeview, and new community volunteer opportunities. Another new item you may have seen is on our website and social media outlets. CFFCU has been highlighting our employees on their work anniversary. We hope each of you are enjoying getting to know our staff better.

Spring also brings the end of the school year, which means graduation. We are pleased to offer several new scholarship opportunities to not only our high school graduates, but also those pursuing further education. We are excited to announce these winners, later this Spring.

We want to thank you for taking the time to vote for Community First in the River Valley People's Choice Awards. We received the award for Best Bank and Best Place to Work! In the Daily News Reader's Choice Awards, we are up for 3 different categories: Best Local Credit Union, Best Auto Loan Provider, and Best Mortgage/Home Loan Provider.

We are thankful for the privilege to serve our communities and I wish you a wonderful Spring, filled with growth, hope, sunshine, and warm weather!

## CFO COMMENTS

It's amazing that it is already spring here in Michigan. Community First finished 2019 with one of its most successful years since opening. We have ended the year with \$68 million in assets, compared to \$61.9 million at the end of 2018.

With the start of a new year, we are still seeing many financial scams affecting our members, such as the sweetheart or employment scams. These will continue to be present but we hope educating our members will avoid any potential financial hardships. If you'd like more information on any of these scams or feel you may be a victim, reach out to any of our employees.



## PRODUCT SPOTLIGHT

### HOLIDAYS GET THE BEST OF YOU?

Save all year long with our Christmas Club! Our Christmas Club is a savings account which is designed to limit your access until November 1st. This allows you to build up a savings all year for your holiday shopping. Christmas Club accounts may be opened at any time between November 1st and May 1st.

Partial withdrawals will be allowed from the Christmas Club account with a \$5 per transaction fee. Dividends are paid on all open Christmas Club accounts with a balance effective on November 1st of each year. Computation of dividend is on the daily balance. No Dividend will be paid on a Christmas Club closed prior to maturity. After dividends are paid, the Christmas Club balance will be transferred to the member's savings account.

### GOING ON SPRING BREAK? LET US KNOW!

#### Travel Notification:

If you plan to travel out of state, let us know so we can put a travel notification on your debit and/or credit card(s).

#### Mobile App:

Make sure to download our Mobile App. You will have access to your account(s) 24/7. You can check balances, transfer funds, pay bills, deposit checks, and more!

#### Shared Branching:

The CO-OP Shared Branching network allows CFFCU members to visit another participating credit union to access their accounts and transact as if they were in their home branch. Currently, CO-OP Shared Branch is the nation's second largest financial-institution branch network, with more than 5,600 locations nationwide.

To find a list of participating branches and ATMs visit:

<http://www.co-opfs.org/Shared-Branches-ATMs>

## COMMUNITY FIRST

### WE PUT OUR COMMUNITY FIRST AT CFFCU!

Community First was very successful this past year. In 2019, our employees volunteered over 830 hours, throughout the community. Our 2020 goal is to reach 900 hours of volunteer.

## LOCATIONS

#### Lakeview

9637 N Greenville Rd  
PH: 989.352.6031

#### Trufant

110 South A St  
PH: 616.984.9700

#### Howard City

837B W Shaw St  
PH: 231.937.9400

#### Morley

101 E 4th St  
PH: 231.307.3164

## 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!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why your Community First Federal Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- Credit union members get \$200 when you switch to Sprint! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- Credit union membership also saves you up to \$15 on TurboTax federal products.
- Members save on SimpliSafe, the #1 expert pick for home security.
- Save 30% on premium identity protection from Financial Lock.
- Save on car maintenance + get \$10 off your first service using CarAdvise.
- Community First FCU members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.
- Learn more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

## HOLIDAY HOURS

- CLOSED: Monday, May 25th
  - Memorial Day



[WWW.CFFCU.BIZ](http://WWW.CFFCU.BIZ)

Federally Insured by the  
National Credit Union Association and  
Equal Housing Lender