



Community First

FEDERAL CREDIT UNION



CEO COMMENTS

Summer is in full swing, 2020 is halfway done, and our state has begun to return to normal. We will always look back at this historic and pivotal year to see the changes we have made. The pandemic has changed and improved how we do business at Community First; such as e-signing to accommodate members while our branches are open during a state shutdown.

At Community First, we have a lot of new updates happening at all four branch locations. New ITM's have been installed at our Howard City and Lakeview branches. Morley will soon have a drive-up ITM, after we remodel and update the outside facilities. We are also planning to remodel and update the inside of our Trufant branch. We are still in the beginning phase of relocating our Howard City branch, but our goal is to begin on this project later this year. It is a very exciting time to have all of these updates moving forward.

Lastly, I would like to thank you, the membership, for your patience during the shut down of the lobbies at our branches. A special thank you to the members at our Howard City and Morley branches, who currently do not have drive-thru facilities. We truly appreciate your commitment to our credit union. We are dedicated to servicing each of our members in the best way possible and will continue to improve ourselves as time goes on. Our goal is to continue to succeed and we look forward to assisting your financial future!

COO COMMENTS



During these past few months, we at Community First have watched our staff walk through uncharted waters to continue to serve our membership and community. These recent crossroads have shown us that there is more common ground among us as we have harnessed courage to navigate the unknowns. We cannot be more proud of each one of our employees. We have bravely taken steps of risk to areas we have not considered before. We have learned much about our abilities to adapt effectively and efficiently. Now as we venture into our summer months, may we each have moments of risk, whether, it be like you are jumping into the lake by big leaps, or wading slow on the shallow shoreline.

My wish for you is that this summer is marked with a feeling of experience and freedom that you have never encountered before.

CFO COMMENTS



Summer is finally here and the warm weather is much welcomed after the last few months. Much of the last quarter has been filled with the unknown of how the coronavirus pandemic will affect not only the Credit Union, but our employees, members, and industry. We have been very fortunate to be able to help out in many ways, including forbearance and skip-pay options for members in need. Overall, the Credit Union had a huge growth in the last quarter with assets surpassing \$75 million for the first time in our history. As we continue to move forward and get back to our new normal, we look forward to continuing working with each of you in the coming months.

EFFECTIVE JULY 1ST, 2020:

The "Your Ability to Withdraw Funds" policy will have the following two beneficial changes for check holds:

- The next day availability will increase from \$200 to \$225.
- The exception hold for large deposits of checks totaling \$5,000 will increase to \$5,525.

PRODUCT SPOTLIGHT

GOODBYE, CARDNAV. HELLO, MOBILE APP.

Community First will no longer be offering CardNav, as of June 30th, 2020. The app will no longer be active for Community First card holders, starting July 1st, 2020.

We have made exciting, new updates to our mobile app. A "Manage My Cards" feature has been added to our app. From here, you can view recent transactions, receive alerts anytime you make a purchase, temporarily lock your debit and credit cards, and report a lost or stolen card.

This new feature allows members to use all of our mobile services under the convenience of one app.

2020 SCHOLARSHIP WINNERS

CONGRATULATIONS!

This year, Community First was able to award 7 different students with scholarships. We wish each of them the best of luck in their college career.

High School Senior Scholarship (\$1000):

Camryn Peterman, Riley Kinnee, & Riley McKenna

Current College Student (\$500):

Austen Harris, Brookelyn Reed, & Cassandra Hogle

Master's Program (\$500):

Shelby Pattock

MARK YOUR CALENDAR

COMMUNITY FIRST'S 35TH ANNIVERSARY

Friday, August 28th: Please join us for cake, giveaways, and member drawings at all four branch locations, in celebration of Community First's 35th anniversary.

ANNUAL MEETING

We have not set a specific date for our Annual Meeting; however, we are planning a date for early fall.

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](https://www.lovemycreditunion.org)

HOLIDAY HOURS

- CLOSED: Saturday, July 4th
- CLOSED: Monday, September 7th



[WWW.CFFCU.BIZ](https://www.cffcu.biz)

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