



Community First

FEDERAL CREDIT UNION



CEO Comments

As we close out 2019, I want to express that we have had a sensational year with many changes. We have added new staff to serve our membership, along with some new product enhancements such as cash back rewards on our credit cards. In planning for 2020, we are thrilled to include remodeling our Lakeview, Howard City, and Morley branches. The plans comprise of adding drive through capability to our Howard City and Morley branches and new ATM's at all three locations. Our goal is to continually invest in bettering our service to our membership and making it easy to conduct business with us.

On a personal note: our oldest son, Jourdan, married a wonderful young lady, Emily, and began a new chapter in life together. With excitement, we welcome a new daughter into our family.

Lastly, with this being the last newsletter of the year, Community First Federal Credit Union board, staff, and volunteers would like to wish each of you a Merry Christmas and a Happy New Year. We look forward to 2020 and to see what positive changes await our Credit Union.

CFO Comments



Happy Holidays! I can't believe that December is already here and 2020 will be right around the corner. This section will be a new part of our newsletter to give you a little financial update

on where the Credit Union is today. As of the end of October, we are at \$66.4 million in assets compared to \$59.8 million at the end of October 2018. The year 2019 has been a very successful year and we look forward to meeting all your financial needs in 2020.

COO Comments



A Chief Operating Officer (COO) is the senior executive who oversees the day-to-day administrative and operational responsibilities of our credit union. The COO reports directly

to the chief executive officer (CEO). This role is different to each individual company and CEO. The COO helps make the CEO's vision a reality, such as leading the execution of strategies and organizational changes. Also, a COO mentors developing professionals by coaching and coordinating skill sets. The COO's main responsibility is to complement the CEO's experience, style, and knowledge base. As our credit union continues to grow and evolve, I strive for effectively building the COO role as an integral part of CFFCU. I wish you a Merry Christmas, as you spend time with family and friends.

Holiday Hours

- December 18th: Closing at 12 PM (Staff Development)
- December 24th: Closing at 12 PM (Christmas Eve)
- December 25th: Closed (Christmas Day)
- January 1st, 2020: Closed (New Year's Day)

Product Spotlight



Simply use your CFFCU Rewards You! card for all your everyday qualified purchases and earn points! From groceries to fuel to utility bills, your purchases will really pay off. For every \$1 spent with your CFFCU credit card and every \$2 spent with your CFFCU debit card, you will receive 1 point towards rewards. We now offer a cash back option for our members. Visit our website and select CFFCU Rewards You! on the menu bar to view your rewards.

CardNav by Co-Op



CardNav technology enables superior control, security, and financial visibility via your mobile phone. It lets you manage your cards on-the-go with an intuitive mobile app. You control when and where your cards can be used, as well as view and act on instant alerts when transactions are processed. You also can perform card

management functions, such as turning the card on/off, and perform basic mobile banking functions such as view balances and transactions, transfer funds between accounts linked to a card, and search for nearby ATMs. We recommend downloading the CardNav app for the holiday season.

Santa's Savings Workshop



Friday, December 13th, from 6 PM to 7:30 PM, at the Morley Community Center, we will be hosting our first Santa's Savings Workshop for ages 4-10 years old. This is a FREE event for the family. We will start the night out with games, cookie decorating, face painting, and snacks. We will

then have the Morley fire department present on fire safety. We will end the night with a special appearance from Santa and Mrs. Claus! Santa will be handing out a special present to all the kids! This event is open to the public. If you have any questions, please contact Katie at (989) 352-6031. We hope to see you there!

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, TurboTax, and many more!

Holiday Loan Specials

Holiday Loan:

- 12 Month Loan
- Rates as low as 7.50%
- Qualify up to \$2,000.00
- \$20.00 Fee: \$10.00 will be donated to Helping Hands of Howard City.

Holiday Skip Payment:

- Loan must be current and at least 6 months old.
- Cannot have skipped a payment in the last 6 months.
- \$20.00 Fee: \$10.00 will be donated to Helping Hands of Howard City.

For more information, please speak to a Loan Officer today!

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

