



Community First

FEDERAL CREDIT UNION

CEO COMMENTS

Summer 2020 will now be viewed as history. It was a more relaxed pace with the current state of events and the Covid concerns. It pushed me to do more things in nature and enjoy this beautiful state. I consider myself very fortunate to call Michigan home. For the first time in about 10 years, my two sons and I did not take a trip to watch baseball. We are hoping this tradition is able to get back up and running in the near future.

As for life at the credit union, there are many exciting things happening. Phase 2 of our Morley branch construction is nearing completion. Cement work is done, pavement has been scheduled, and we hope to have the ATM up and running by October 1st. At our Lakeview branch, we have installed a new tube in our second drive thru lane to assist with the increased flow of traffic. We continue to look for ways to serve our members that makes sense. I would like to personally thank each of you for your patience and support to our Credit Union during that last few months. It is an honor that you call us your credit union!

COO COMMENTS

How did Covid-19 affect our staff training program at Community First? Training continued as an essential part of our growth for our staff. Since the end of March, we have not been able to participate in our large group training opportunities that we usually enjoy. This struggle caused us to be innovative and expand to different mediums of training environments. Through CUNA, MCUL and CU Innovate, we were able to be involved in many online growth opportunities with a wide range of topics. Our HR department has also developed our Training Including Procedures and Safety (TIPS) Program in which our own staff organizes a training video, followed by a quiz to give clarification and education for multiple facets of the credit union. We will continue to develop practices, tools, and methods to support our staff in this fast-paced growth and diverse workplace.



CFO COMMENTS

Fall is upon us and with that the end of 2020 is nearing. The last three months at the credit union have been focused on determining the new normal after the initial shock of the Coronavirus Pandemic on our communities.

As for us, we seem to be slowly getting back to normal; although, at a new asset size, which topped \$80 million in the last three months, we are continuing to re-evaluate different aspects of our budget and growth to start planning for 2021.



LOAN SPECIALS

NEED EXTRA CASH FOR THE HOLIDAY SEASON?

Take advantage of our Holiday Loan Special Promotion, offered from October 1st – December 31st. Apply for holiday cash amounts up to \$2,400 at as low as 7.50% APR* to make your holidays a little merrier!

*APR = Annual Percentage Rate. Rates and terms based on creditworthiness. The minimum loan amount is \$500 and the maximum loan amount is \$2,500 with terms up to 12 months. \$10 fee and community donation valued at \$10 is due prior to loan disbursement. Membership eligibility required. Offer valid 10/1/2020 – 12/31/2020.

MARK YOUR CALENDAR

CREDIT UNION WEEK

Monday, October 12th - Friday, October 16th: Each year we come together to celebrate International Credit Union Day to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support. Please join us for giveaways, member prize drawings, and more!

COMMUNITY FIRST'S 35TH ANNIVERSARY

Friday, October 16th: Please join us for giveaways and member drawings at all four branch locations, in celebration of Community First's 35th anniversary.

ANNUAL MEETING

Wednesday, October 21st: We will be hosting a **virtual** Annual Meeting this year at 6:30 PM. For more information, visit cffcu.biz, email us at marketing@cffcu.biz, or call any of our four branches.

2020 PRESIDENTIAL ELECTION

Tuesday, November 3rd: Don't forget to vote! Polling booths are open from 7 AM to 8 PM.

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

HOLIDAY HOURS

- CLOSED: Thursday, November 26th
 - Thanksgiving Day



WWW.CFFCU.BIZ

Federally Insured by the
National Credit Union Administration
an Equal Housing Lender