



Community First

FEDERAL CREDIT UNION



CEO COMMENTS - TIMOTHY RASMUSSEN

With some local bank locations in our area closing, we look at this as an opportunity to serve those community members and add them to our Credit Union family. We are committed more than ever to expand both our branches and services. As we begin to enter the final quarter of 2021, the credit union staff and board have begun to plan for 2022. A few of the items that we are working on include beginning to work on our new Howard City branch location with drive-thru capabilities and adding an ATM at our Remus location. We are constantly looking to add additional products and services to make your financial business with us easier and to meet your financial needs.

As some of you may have seen, I have been at the credit union for 25 years. When I began in 1996, we had 1 branch and 5 employees (2 of them part-time). We now have grown to 4 branches, with a 5th location already determined, and 54 employees. I feel truly blessed to have worked at the Credit Union over the last quarter of century. I want to thank all of you who have supported our financial institution over this time and look forward to serving our membership into the future.

COO COMMENTS - DAWN BARTELL



For the staff, our 2021 summer season was full of vacations: times with friends and family at the lake or campground and enjoyment of warm weather. We also enjoyed seeing many of community members at area town celebrations and parades. With Fall now arriving, we all are transiting to school schedules and sporting events. This season, too, means strategic planning -- days in which we get together as a team, to share thoughts and ideas on how to further serve our surrounding communities. We look forward to finding ways to continue to grow our products and services. As a credit union family, we are committed to being the best financial institution possible.

May you each have a healthy and blessed Fall.

CFO COMMENTS - MICHELLE ARCHIBALD



It's hard to believe the fall season is upon us and 2021 is almost over. This year has come with another influx of assets at Community First. Now nearing \$100 million, you may have noticed rates are down, compared to just a year ago. We continue to try to control our growth.

Our Black Friday CD Special offers will be 0.70% for 12-months or 0.95% for 21-months.

As we continue to finish out 2021, we will work to develop our 2022 budget and strategic plan to continue to provide the best service and products for our membership and communities.

START SAVING YOUNG

NEW YOUTH CLUB ACCOUNTS

We are excited to announce that our youth committee has been working hard on developing two new youth club accounts.

Pup Savers is a club account dedicated to our 2-12 year old youth members. When your child joins Pup Savers, they will receive \$5 Fox Funds and a wallet. They will receive additional Fox Funds when they make deposits into their account. Kids can redeem their Fox Funds for fun prizes at the Fox Den Store!

Penny's Pack is a club account dedicated to our 13-17 year old youth members. When your child joins Penny's Pack, they will receive a \$10 gift card and a stamp book. They will receive additional stamps for deposits made into their account. Stamps can be redeemed for gift cards!

For more information or to sign up, please contact us.

TAILGATE GIVEAWAY!

OCTOBER 1ST - 29TH

In the month of October, when you receive a vehicle loan, your name will be put in a drawing for a Michigan or Michigan State Tailgate package! The drawing will take place on Friday, October 29th, in time for the game on Saturday, October 30th!

For more information, please contact a loan officer.

CREDIT UNION WEEK

OCTOBER 18TH - 22ND

Community First will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Please join us for a week long celebration, filled with snacks, door prizes, and giveaways at each branch location!

LOCATIONS

Lakeview

9637 N Greenville Rd

Howard City

837B W Shaw St

Trufant

110 South A St

Morley

101 E 4th St

LOVEMYCREDITUNION.ORG

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:

- Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless.
- Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection.
- Savings **up to \$15 on TurboTax** federal products.
- Exclusive access to **home tech support and protection** with Asurion Home+.
- Exclusive discount from the **TruStage Home & Auto Insurance Program**.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- Save 40% on a 1-year membership to **Sam's Club**.
- Build your credit history with rent and save up to 30% with **Rental Karma**.
- Save \$40 on **Calm**, the #1 app for meditation and sleep.
- Save on your **Travel and Entertainment** needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn all about how your Community First membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

HOLIDAY HOURS

Closed: Thursday, November 25th

in observance of Thanksgiving Day

2021 ANNUAL MEETING

Thursday, October 28th: Please see the attached flyer for additional information.



WWW.CFFCU.BIZ | 989.352.6031

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