



CEO COMMENTS - TIMOTHY RASMUSSEN

Summer 2021 has greeted us with warm weather. As the pandemic of 2020 begins to disappear in our rear-view mirror, the credit union begins to look forward in the future. Covid caused the Credit Union to evaluate how we deliver financial services to membership. In 2020, we worked to enhance our electronic delivery, as well as remote capabilities of all products that we offer.

We are transitioning our focus to the branch buildings. Due to the extreme increase in lumber prices, we have put our new location in Howard City on hold temporarily. We are finalizing our landscaping at our Morley branch. In addition, we are placing an ATM kiosk at our Remus location in the near future. We are committed to providing our members with the best electronic and physical solutions available.

On a personal note, Mrs. Rass and I became grandparents for the first time in April. It has been a blessing to welcome Ada Atlas Rasmussen into this world. Becoming grandparents has been a joyful experience!

Finally, I want to thank the membership for your continued support of our credit union. Earlier this year, our assets reached over 93 million dollars. It is because of each of you that we are able to continue to expand our services both electronically and physically. We are committed to providing you with tools for financial success as we move through 2021. We hope that all of you stay safe and enjoy the summer that our wonderful state provides.

Community First

FEDERAL CREDIT UNION

COO COMMENTS - DAWN BARTELL



We are almost halfway through 2021, which brings me to reflect and analyze on what all has been accomplished here at the credit union, as well as strategically think of items and events for the second half of the year. We begin by celebrating, as we have had 6 staff members graduate with degrees. We are very proud to have these individuals' be part of our CU Team. Congratulations to our Graduates! Brookelyn Reed - Ferris State University, Gabrielle Dobbrastine - Davenport University, Austen Harris - Southern New Hampshire University, Matt Aldridge - Ferris State University, Shea Ingles - Liberty University, and Lynnsey Ellafrits - Montcalm Community College.

I also reflect on the growth in number for our staff. 5 years ago we had 18 staff members, where currently we have 54. We are thankful to have such a dedicated team to serve our members and communities. As we look forward to upcoming events to serve in our communities, watch for our teams in our variety of community celebrations. We enjoy seeing many of you. Our team will also be involved in mid-year reviews, strategic planning. We will also be spending time with our families, with many taking summer vacations. Whether you travel near or far, I want to wish each of you a wonderful summer, enjoying time with friends and family.

CFO COMMENTS - MICHELLE ARCHIBALD



It's hard to believe we are already in the middle of summer and 2021 is halfway over.

This year, Community First has been busy so far with growth and continuing to help our membership navigate their new normal, along with finding new products to offer that will improve everyone's financial health. We are excited to announce that we are working on a new program called LoanPay Express, that will allow you to make your loan payment online from a different financial institution. We are also looking into offering Apple Pay and Google Pay. This is a product you have been asking about, and we are working to get that up and running by the end of 2021. Without the support of our membership, providing these new products would not be possible. Thank you for your continued support!

CONGRATULATIONS!

2021 SCHOLARSHIP WINNERS

Congratulations to the following scholarship winners:

- **Kelsei Rushmore:** High School Senior Scholarship (\$1,000)
- **Riley Kahl:** High School Senior Scholarship (\$500)
- **Rylie Gorby:** Vocational/Tech/Trade Scholarship (\$500)
- **Justine Saxton:** Vocational/Tech/Trade Scholarship (\$500)
- **Kyren Kain:** Undergraduate Scholarship (\$500)
- **Reed Carpenter:** Undergraduate Scholarship (\$500)
- **Amanda Shrader:** Graduate Program Scholarship (\$500)

UPCOMING COMMUNITY EVENTS

FESTIVALS

Mark your calendar! Come celebrate and see some of your favorite Community First staff members at these upcoming town festivals:

July 16th - 18th: Remus Heritage Days

August 6th - 7th: Morley's Celebration on the Pond

September 3rd - 5th: Trufant Jubilee

September 18th: Howard City's Harvest Festival

October 2nd: Lakeview's Fall Festival

EARN DOUBLE REWARDS!

CFFCU REWARDS YOU!

Earn double the reward points when you use your Community First debit and/or credit card on **food, dining, and gas** in July, and on **back to school clothes and supplies** in August.

Redeem points for prizes or cash back at:
dreampoints.com/CFFCU

WELCOME TO LAKEVIEW

ELITE NUTRITION

We want to welcome Elite Nutrition to Lakeview! The new smoothie and juice bar is located right next to our Lakeview branch. Stop in and welcome our new neighbors to town!

LOCATIONS

Lakeview

9637 N Greenville Rd
PH: 989.352.6031

Howard City

837B W Shaw St
PH: 231.937.9400

Trufant

110 South A St
PH: 616.984.9700

Morley

101 E 4th St
PH: 231.307.3164

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: Monday, July 5th

in observance of Independence Day

Closed: Monday, September 6th

in observance of Labor Day

Closed: Tuesday, September 28th

for All Staff Training



WWW.CFFCU.BIZ

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