

# COMMUNITY FIRST

*Quarterly Company Newsletter*  
*"Amazing People Creating Financial Freedom"*

## CFFCU LOGO SHOP

*Coming in April*

We are thrilled to announce that our CFFCU Logo Shop is available at all branch locations for our membership! This will give our membership the opportunity to purchase CFFCU products. Most importantly, the profits will go toward our Membership Grant that we use to assist our members who are going through hardships. New items will be added to the store each quarter.



### Quarter 2 Products:

16 oz Travel Cup / White / \$20

20 oz Tumbler / Navy / \$17

32 oz Water Bottle / Charcoal / \$25

## COMMUNITY BLOG & COMMUNITY SHARE

*Community First's Blog and Podcast*

We are excited to announce new opportunities for our members to learn more about financial topics with Community First. On the second Tuesday of every month, we are publishing new content on our Community Blog, located on our website: [cfcu.biz/community-blog](http://cfcu.biz/community-blog)

Community Share, our new podcast, is available on Spotify and Anchor. New episodes of Community Share are added every fourth Tuesday of the month.

We will be hosting in-person workshops starting this summer. Stay tuned for more information.

## FINANCIAL COACHING

*Effective: May 15, 2022*

Community First now has financial planning coaches available for free one-on-one sessions. We are committed to creating financial freedom by helping you with budgeting, savings planning, and other financial goals. Contact Community First to set up an appointment with one of our financial coaches, or visit our website today!

## POLICY CHANGE

*Effective: May 15, 2022*

Prior to 2017, we allowed partial joint-owners (i.e.: member is a joint member on the checking account but not the savings). As of May 15, 2022, a joint account holder will now have access to the whole account (excluding loans, IRA's, HSA's, and Share Certificates), instead of just part of it. If you have questions, please contact our New Accounts Specialist at 989.352.6031 ext. 149.

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## CEO COMMENTS

*By: Timothy Rasmussen*

As we begin the second quarter of 2022, even though COVID seems to be more under control, the world seems to be still in a constant state of uncertainty. Inflation is rising, gas prices are jumping, and the conflict in Ukraine, and the unimaginable hardships their citizens are facing are just a few.

We learn from our past and look forward to tomorrow. We try to draw from the lessons that we learned and apply them as we move toward the future. At Community First, we are still committed to our mission statement: "Amazing people creating financial freedom". We are working on upgrading our facilities and products that we offer each of you. Stay tuned for more details on other exciting items that are projected to be introduced this year.

We believe that living through both 2020 and 2021 have helped us prepare for what lies ahead of us. We are ready to face the challenges that 2022 will bring and continue to support our membership and communities to make them financially stronger. We want to thank you for your continued support and look forward to our future with great anticipation.

## CFO COMMENTS

*By: Michelle Archibald*

We are officially 4 months into 2022 and entering the spring season with its beautiful growth of flowers and plants. Here at the credit union, we have been working on our own growth and have some great products that will come this year. One such service is our newly developed Financial Coaching Program that any member can utilize for free. We have staff members that took the courses to become Certified Financial Counselors and are excited to be able to share this new certification with our membership. Watch for details on our website and social media platforms.

Here is an update on our financials as we continue to grow our credit union thanks to all the support of our membership. We finished 2021 out with a couple of huge

## COO COMMENTS

*By: Dawn Bartell*

One of our credit union's missions is to help our communities and members in multiple ways. A new tool to meet this goal was created this past November at our board and staff holiday event. Our staff and board members, along with their guests, raised money in a raffle to create our new Membership Grant. I am proud to say we raised \$1300 in that one evening.

The purpose of this grant is to help the members in our communities by assisting with their basic needs. This January, we helped a member's family with this grant by paying for their heating service call, along with connecting them with an area assistance program to receive a new furnace.

This new Membership Grant goes hand-in-hand with our new mission statement, "Amazing people creating financial freedom." Since December, we have created more ways to build this grant funding, and we look forward to assisting others with it.

If you are aware of someone, including yourself, who can benefit from this grant, please contact any of the credit union branches.

milestones, first being we officially hit \$100 million in assets and the second being we hit \$1 million in retained earnings! These are great accomplishments by our staff and the membership we serve and will help us to continue to provide new and updated products and services into the future.

### SPECIALTY BUSINESS HOURS

**Monday, May 30: CLOSED**  
*in observance of Memorial Day*

**Tuesday, June 7: CLOSING EARLY**  
*for All Staff Training*