

# COMMUNITY FIRST

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

## HOLIDAY LOANS

*October 1 - December 31*

Need extra cash for the upcoming holiday season? Take advantage of our Holiday Loan Special! Receive up to \$2,500 with our 12-month holiday cash loans with rates as low as 6.75% APR\*. 50% of the loan fee will be donated to Community Cares.

\*APR = Annual Percentage Rate. Rates and terms based on credit. The minimum loan amount is \$500 and the maximum loan amount is \$2,500. term is 12 months. \$20 processing fee. Membership eligibility required. Offer valid 10/1/2022 - 12/31/2022. Federally Insured by the National Credit Union Association. An Equal Housing Lender.

## LIBERTY MUTUAL INSURANCE

*Enter to win a \$50 Amazon gift card - visit our website!*

You trust your credit union to bring you products and services that will save you time and money. That's why we've partnered with TruStage Auto & Home Insurance Program through Liberty Mutual Insurance. This program provides discounted rates for credit union members, online services and 24/7 claims service.

Contact our Insurance Representative today to request a quote, book an appointment, and more!

Michelle Frey, Lead Sales Representative  
 Phone: 616.432.5013  
 Email: michelle.frey@libertymutual.com

## RESOURCES

*Get the most out of your credit union!*

Scan the code to view multiple forms of educational videos, blog posts, listen to our podcast, or donate or apply for our Community Cares membership grant!



## HOLIDAY SKIP PAYMENTS

*November 1 - January 31*

Skip your loan payment through online banking or at any branch location. To see if your loan qualifies, speak to a Loan Officer today!

TO QUALIFY MEMBER MUST HAVE HAD LOAN FOR AT LEAST 6-MONTHS, ONE OR LESS SKIP PAYS THIS YEAR, AND LOAN MUST BE CURRENT. \$20 FEE. \$10 WILL BE DONATED TO COMMUNITY CARES. QUALIFICATIONS MAY VARY. FEDERALLY INSURED BY THE NCUA. AN EQUAL HOUSING LENDER. WWW.CFFCU.BIZ | 989.352.6031

## SAFE DEPOSIT BOXES

*Now available at Lakeview Headquarters*

Safe Deposit Boxes are now available at our Headquarters building located in Lakeview.

Annual Pricing:

\$25 (3x5 Box)    \$35 (3x10 Box)  
 \$30 (5x5 Box)    \$45 (5x10 Box)

To open a Safe Deposit Box, you must be a member at Community First and provide two forms of identification. Visit our Lakeview branch to open one today!

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## CEO COMMENTS

By: Timothy Rasmussen

We have one last opportunity to reach out to our members before 2022 ends. It is good to reflect on the year and look at the accomplishments we have made at the credit union. We were able to open our new headquarter location across the road from our Lakeview branch. The new space has helped alleviate office space issues and gives us more space to conduct business. We also finalized plans on the new Howard City new branch location and will see the construction process through 2023. We have developed our Community Cares Grant, and I am happy that we have helped 42 members this year. In addition, we have grown our loan products and increased loan growth by 30%. Our credit union continues to grow thanks to the support of all our membership. Thank you for making us a part of your financial life.

Personally in 2022, I was able to go winter rafting down a river in Northern Michigan. I will admit I was hesitant at first, but it was a wonderful experience, and I hope to go again next year.

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 2023 with hope and excitement of the new changes that await our Credit Union. Stay safe during the holidays!

### SPECIALTY BUSINESS HOURS/EVENTS

**Tuesday, December 6: CLOSED**  
for ALL Staff Training

**Thursday, December 15: Member Workshop**  
How to Build Credit; Morley Community Center (6-7PM)

**Saturday, December 24: CLOSED**  
in observance of Christmas Eve

**Monday, December 26: CLOSED**  
in observance of Christmas Day

**Monday, February 20, 2023: CLOSED**  
in observance of Presidents Day

## COO COMMENTS

By: Dawn Bartell

I want to share my end-of-the-year reflection with you. Community First experienced much growth with our staff and communities. Trufant branch completed a lobby remodel with an added office space. Morley completed their parking lot enhancements. Lakeview added an additional HQ building that provides more office space. Howard City, with great anticipation, is beginning the building stages of a new branch. We are excited to complete this building in 2023. We will continue to pursue our Remus location, with offering an ATM and eventually a full-service branch in the future.

Our 60 employees have enjoyed the many volunteer activities in a variety of venues and projects and look forward to being involved in 2023.

I want to wish you and your family a wonderful holiday season. May your time at Christmas and New Year's be filled with happiness, health, and hope.

## CFO COMMENTS

By: Michelle Archibald

Community First is piloting an Emergency Savings Program starting in January 2023. The program is to help our members build an emergency savings account while learning more about handling personal finances. With this program, participants will be required to work with our financial coaches and deposit an amount from each of their payrolls to equate to \$200 by the end of the year. Each month, the credit union will then match the participants deposit giving them a savings of \$400 by year end.

If this is a program, that you or someone you know may be interested in, please see our website or an MSR for more information as we are only accepting 40 participants. Happy Holidays from all of us at Community First!

Scan the code or visit our website to sign up for our Emergency Savings Pilot Program today!

