

COMMUNITY FIRST

- QUARTERLY COMPANY NEWSLETTER -
"AMAZING PEOPLE CREATING FINANCIAL FREEDOM"

RAKE IN THE INTEREST!

Take advantage of these limited time only Share Certificate specials:

4.25%* APY - 6-months | 4.50%* APY - 12-months
4.55%* APY - 9-months | 4.75%* APY - 15-months

ANNUAL PERCENTAGE YIELD*. SUBJECT TO CHANGE. LIMITED TIME OFFER. WE RESERVE THE RIGHT TO MODIFY OR CONCLUDE PROMOTION AT ANY TIME. OTHER TERMS AND RATES AVAILABLE. MINIMUM BALANCE OF \$500 IS REQUIRED (6, 9, 12 MONTHS) AND \$1000 IS REQUIRED (15 MONTHS). PENALTY FOR EARLY WITHDRAWAL. MEMBERSHIP ELIGIBILITY REQUIRED. VISIT CFFCU.BIZ OR CALL 989.352.6031 FOR DETAILS. FEDERALLY INSURED BY THE NCUA. AN EQUAL HOUSING LENDER.

HOLIDAY LOAN SPECIAL

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 10.50% 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 application fee. Membership eligibility required. Offer valid 10/1/2023 - 12/31/2023. Federally Insured by the National Credit Union Association. An Equal Housing Lender.

CELEBRATE THE GLOBAL CREDIT UNION MOVEMENT

International Credit Union Day exists to raise awareness and celebrate what makes credit unions unique: a mission to bring financial inclusion and well-being to people all over the world.

Since its inception in 1948, ICU Day has been celebrated through outreach, volunteering, fundraising and other activities. In 2023, we mark this celebration's historic 75th anniversary.

Join us at all branch locations the week of October 16th for member appreciation giveaways, treats, and more. Stay tuned for details on this upcoming annual event!

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2ND ANNUAL YP GOLF OUTING

This year's 2nd annual tournament was successful with 24 teams. The weather was warm and sunny, and the course was in top shape – thanks to Brookside Golf Course – making it a great day for everyone!

Because of our sponsors, golfers, volunteers, and generous contributors, this event has become a topnotch golf tournament that is fun, entertaining, and successful.

The YP Group will use \$1,500 to give back to our local, upcoming young professionals by developing and teaching high school courses, as well as attending networking and training events. \$7,315.32 has been donated to Community Cares. This membership grant is funded by our staff and community, allowing Community First to financially help community members in need.

We look forward to a bigger and even better event next year – **mark your calendar for August 17th, 2024!**



CEO COMMENTS

BY: TIMOTHY RASMUSSEN

It is hard to believe that 2023 is winding down as we enter the 4th quarter of the year. It has been a challenging financial year for many of our credit union members because of the housing market, rising interest rates, and inflation. Remember that at the credit union, we are always focus on providing paths to financial freedom. One focus this year has been increased financial awareness for all our members. We continue to deliver information to our younger members through school events and classroom presence. We also offer financial coaching to all our members and are developing additional staff internally to handle the increased requests.

The credit union begins to shift its focus to 2024. Our Remus location will become the focus for the upcoming year. We are excited to begin our 5th location soon. I want to thank all of you for your continued support. Our focus continues to be on the communities that we serve and look forward to 2024 with optimism for members and our credit union.

SPECIALTY BUSINESS HOURS/EVENTS

- **Lakeview Branch Wednesday Hours**
 - Lobby & Drive-Thru: 9:00 AM - 6:00 PM
- **Monday, October 9 - CLOSED**
 - in Observation of Indigenous People's/Columbus Day
- **Monday, October 16 - Friday, October 20**
 - Credit Union Week: All branch locations
- **Thursday & Friday, November 23 & 24 - CLOSED**
 - in Observation of Thanksgiving Day
- **Tuesday, December 12 - CLOSED**
 - All Staff Training
- **Monday, December 25 - CLOSED**
 - in Observation of Christmas Day

* Community Cares Fundraiser

RESOURCES

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!



COO COMMENTS

BY: DAWN BARTELL

I hope everyone enjoyed some of the beautiful sights of our great state of Michigan this summer. At the credit union, we have spent most of 2023 constructing a new branch in Howard City to better serve our membership. We look forward to opening that branch in November. Please watch for opening events posted in our branches, on our website, and social media outlets.

Another focus has been on developing leadership skills. Many of our staff members have attended conferences, and we are happy to have staff participating in mentorships, either connected within our credit union or by other credit union programs. Along with those programs, we also host an internal leadership development class called MAP (Making Amazing People). The growth and development of our team is important, and we enjoy watching them use their professional skills to serve you, our members, and communities.

We have enjoyed seeing many of you at our town summer celebrations and parades, and we look forward to seeing you this fall as we celebrate the grand opening of Howard City Branch, Credit Union Week, and holiday events.

CFO COMMENTS

BY: MICHELLE ARCHIBALD

Fall is officially setting in and we all are starting to move into the holiday planning. With the high interest rates and inflated prices on many of the everyday purchases, we are starting to see an increase in fraud and scams affecting our members. Here are some helpful signs that you're potentially in a scam. First, scammers pretend to be from an organization your familiar with. They may tell you there has been a problem or that you have won a prize. Scammers also like to pressure you on time urgency to get you to act quickly without thought. Finally, they will tell you how to pay in a specific way. This may involve PayPal, Venmo, CashApp, or going to an ATM or store to do direct transfers of funds.

Always question and verify the information prior to any funds transfers and NEVER give out your debit/credit card number, account, and routing number, or any of your usernames and passwords. As always, look through your account history regularly to catch any unrecognized transactions quickly.

Thank you for continually trusting us with your financial freedom.