

COMMUNITY FIRST

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

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 & TERMS BASED ON CREDIT. THE MINIMUM LOAN AMOUNT IS \$500 & 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.

HOLIDAY SKIP PAYMENTS

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, & 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

TEXT COMMUNICATION ABILITIES

While Community First has had the ability to communicate via text messages with our members for some time, we have begun to integrate this communication style across multiple departments in recent months. Previously, many text messages originated from our Collections Department; now members can expect to see text messages originating from our Accounting, Card Services, and Loan Departments. Text messages will never include personal or sensitive information and will never request this information either.

If you wish to opt out of text communications, members will have the option to reply STOP to text communications or members can contact the credit union to update their preferred communication preferences. If you do receive a text message requesting information you are not comfortable sending via text, don't hesitate to contact us to verify authenticity.

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FREE KASASA CASH® CHECKING

Community First is proud to announce its partnership with Kasasa, an award-winning financial technology and marketing service provider, to offer free Kasasa checking accounts that give account holders cash rewards every month!

For more information on Kasasa checking accounts, please contact a Member Service Representative or visit our website: cffcu.biz/free-kasasa-cash-checking/

CONGRATULATIONS, PAT CLARK!

Thank you for your 25 years of dedication to Community First Federal Credit Union, our staff, members, and community. We wish you all the best in this new chapter ahead of you!

Congratulations on your retirement!



CEO COMMENTS

BY: TIMOTHY RASMUSSEN

We at Community First are planning for 2024 and setting the budgets to help us reach our goals in a financially responsible manner. We also are looking back to see what we have accomplished and are proud that our new Howard City Branch will open in 2023, after a 4-year journey. As we look forward to next year, we will be looking at new locations for additional branches, as well as expanding our field of membership. I want to thank all the members who continue to use us and help us grow.

On a personal note, our youngest son who lives in Colorado has become engaged to a wonderful young woman. We are looking forward to our family expanding in 2025 and are excited to welcome a new daughter-in-law into our family.

With this being the last newsletter of 2023, 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 2024 to see what changes await our credit union.

SPECIALTY BUSINESS HOURS

- **Tuesday, December 12 - CLOSED**
 - All Staff Training Day
- **Monday, December 25 - CLOSED**
 - in observance of Christmas Day
- **Monday, January 1 - CLOSED**
 - in observance of New Years Day
- **Monday, February 19 - CLOSED**
 - in observance of Presidents' Day

RESOURCES

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



*Wishing you a Happy Holiday Season
from Community First's Board, Staff, and Volunteers!*

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. Howard City, with great anticipation, welcomed our community and membership with the new branch building in November. We continue to pursue the design of our Remus location, which will offer an ATM and a full-service branch. We plan to begin that remodel in 2024. A mobile ATM will be added to our service locations in the very near future.

Also, our 62 employees have enjoyed the many volunteer activities in a variety of venues and projects and look forward to being involved in 2024.

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

It's officially the holiday and season and with that seems to come an endless amount of expenses that may still be inflated this year, after the last couple years of inflation. I'd like to highlight a few products that may be helpful with budgeting. We offer a Christmas Club account. This savings account allows deposits throughout the year and disburses to you on November 1st.

We also have a Holiday Loan Special and a Holiday Skip-pay loan program. The Holiday loans are now available through the end of the year at a rate starting at 10.50% APR*. The Holiday Skip-pay program allows you to skip a loan payment for one month, now through January.

Finally, if you're starting to think about New Year's resolutions and financial freedom is top of your list, we have financial coaches who are ready to help you achieve that dream. We recently had three more employees pass their financial counseling certificate, so I'd like to congratulate these new financial coaches: Lynnsey Ellafrits, Courtney Roach, and Jennifer Frayre.

Community First would like to wish you all a healthy and happy holiday season.

WE'VE MOVED!

Our new Howard City branch location is now open!
Come visit us: 620 W Shaw St, Howard City, MI 49329.