



JULY 2025

NEWSLETTER

Helping amazing people like you create financial freedom since 1985.

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2025 MCUL OUTSTANDING CREDIT UNION OF THE YEAR AWARD

In early June, we were proud to be named Outstanding Medium-Asset-Size Credit Union of the Year at the Michigan Credit Union League (MCUL) Awards Gala.

Our CEO, Tim, had the privilege of accepting this incredible honor on behalf of our entire team. This recognition reflects the support of our members, the hard work of our staff, and our shared commitment to our mission: "Amazing People Creating Financial Freedom."

Thank you to the MCUL and to our incredible community. We're honored by this recognition and look forward to continuing to serve you!



DIGITAL WALLET NOW AVAILABLE!

You can now add your Community First Debit and Credit cards to your favorite digital wallets! Whether you use Apple Pay, Google Pay, or Samsung Pay, making secure, contactless payments just got easier.

Enjoy the convenience of your Community First cards right from your phone or smartwatch—anytime, anywhere.

CONTACTLESS CREDIT CARDS

We're excited to introduce Contactless Credit Cards - a faster, more secure way to pay!

What are Contactless Credit Cards? Contactless credit cards use RFID and NFC technology to enable quick, secure transactions. Simply tap or hold your card near a contactless-enabled terminal - no swiping or inserting required.

Look for this symbol on payment terminals →



Starting this month, this will be the only credit card option available for members.

There is no fee to upgrade and your credit card number does not change. Want to upgrade? Contact our Card Services Department today!

Contactless Debit Cards are coming soon - stay tuned!

NOTICE OF CHANGE IN TERMS

EFFECTIVE: JULY 1, 2025

Community First Credit Union revised its Funds Availability Policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts have been increased as shown below.

Reservation of Right to Hold & Credit Union ATMs

- **Current:** The first \$225 of your deposit will be available on the first business day.
- **Amount is increased to \$275.**

Longer Delays May Apply

- **Current:** We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$5,525 on any one (1) day.
- **Amount is increased to \$6,725.**

Special Rules for New Accounts

- **Current:** Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks, will be available on the first business day after the day of your deposit.
- **Amount is increased to \$6,725.**
- **Current:** Any excess funds over \$5,525 may not be available until the ninth (9th) business day after the day of your deposit.
- **Amount is increased to \$6,725.**

CEO COMMENTS

BY: TIMOTHY RASMUSSEN

Exciting things are happening at your credit union. We are expecting to open our fifth branch later this summer in Remus. This project began back in 2019 with the purchase of this property, and construction beginning in late 2024. Our Remus and Edmore Digital Drive-Thru locations are open, and we are updating our Trufant ATM to a functioning Digital Drive-Thru this summer. This upgrade will allow you to utilize the "talk to teller" function, meaning you will have the ability to complete transactions with a real Community First teller, just like you would inside the branch. We expect this to be installed and running by mid-August.

I am excited to announce Community First has been named the 2025 Medium Asset Sized Credit Union of the Year by the Michigan Credit Union League (MCUL). Our entire staff works hard to offer different programs to help our membership. Some of these standout programs that led us to this award were our Community Cares Grant, Emergency Savings Program, Financial Coaching, Community Share Podcast, along with our internal Molding Amazing People Leadership class. Our mission statement states, "Amazing People Creating Financial Freedom", and it's our goal to live up to that mission.

Our staff will be out at the local festivals and celebrations along with our cookout sales at branches this summer. We are always happy to be out in our communities and strike up conversations with our members. I encourage you to stop by - we love to see you! Have a great summer!

CFO COMMENTS

BY: MICHELLE ARCHIBALD

As we mark four decades of service, we're proud to reflect on the incredible financial journey we've shared with our members. These milestones are more than just numbers - they represent the lives we've helped improve and the financial freedom we've helped create:

| YEAR END: | SHARES: | LOANS: | ASSETS: | INCOME: | MEMBERS: | BRANCHES: | EMPLOYEES: |
|-----------|---------------|---------------|---------------|-------------|----------|-----------|------------|
| 1995 | \$980,329 | \$763,133 | \$1,194,676 | \$14,325 | 1,012 | 1 | 5 |
| 2005 | \$7,756,277 | \$7,286,548 | \$9,154,675 | \$122,960 | 1,152 | 1 | 7 |
| 2015 | \$37,044,190 | \$36,018,358 | \$39,624,064 | \$664,253 | 7,717 | 3 | 26 |
| 2024 | \$124,981,480 | \$116,653,848 | \$136,112,771 | \$1,019,746 | 13,263 | 4 | 63 |

SPECIALTY BUSINESS HOURS & EVENTS

- **Friday, July 4** - CLOSED (Independence Day)
- **Saturday, August 16** - Annual Community Cares Golf Outing (8 AM; Brookside Golf Course)
- **Monday, September 1** - CLOSED (Labor Day)

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

Over the past year, we have been hard at work remodeling a mechanic shop in the heart of downtown Remus, transforming it into a welcoming space for all your banking needs! We're thrilled to create a hub that embodies our mission statement: "Amazing People Creating Financial Freedom."

Our new branch features a four-station teller line, comfortable offices for one-on-one meetings with your lender and financial coach, and a dedicated conference/training room for our staff. We can't wait to open our doors and welcome you to our Remus branch this summer!

Our branch manager, Jen, is eagerly preparing her team to not only serve you right here but also to engage with local businesses and participate in various community events. Speaking of community involvement, we look forward to connecting with all of you at parades, cookout sales, festivals, fairs, and school events throughout the summer and fall!

Wishing each of you a sunny and joyful summer filled with adventure and time spent with your "amazing people." We can't wait to see you soon!

REMUS OPENING SUMMER 2025!

Stay tuned for our Grand Opening through our social media platforms and in branch. We can't wait to serve you!

NEW DIGITAL DRIVE-THRU HOURS

With our new extended hours, you'll have even more flexibility to connect with a real teller - without needing to visit a branch during traditional business hours. Whether you're juggling a busy schedule or just need a quick, convenient way to handle your banking, our extended digital drive-thru hours are here to help!

Monday: 8 AM - 5 PM
Tuesday: 8 AM - 5 PM
Wednesday: 8 AM - 6 PM
Thursday: 8 AM - 5 PM
Friday: 8 AM - 6 PM
Saturday: 9 AM - 12 PM

We're proud to continue finding new ways to serve you better, wherever you are.