



OCTOBER 2025

# NEWSLETTER

Helping amazing people like you create financial freedom since 1985.

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## CREDIT UNION WEEK

International Credit Union Day is a global celebration of the credit union movement and its mission of people helping people. This annual event honors the spirit of cooperation, community, and financial empowerment that credit unions bring to members around the world.

We're excited to celebrate all week long! As a thank you to our members, we invite you to visit any of our branches during the week of October 14th for giveaways, 2026 calendars, treats, and more surprises. Stay tuned for more details as we get closer to this special week.

## SPECIALTY BUSINESS HOURS & EVENTS

- **Tuesday, October 7** - Closing at 12 PM (All Staff Training)
- **Monday, October 13** - CLOSED (Columbus Day)
- **Tuesday, October 14 - Friday, October 17** - Credit Union Week
- **Thursday, November 27** - CLOSED (Thanksgiving Day)
- **Friday, November 28** - CLOSED (Thanksgiving Break)
- **Tuesday, December 9** - CLOSED (All Staff Training)
- **Wednesday, December 24** - 9 AM to 12 PM (Lakeview Branch/Digital Drive-Thru Locations ONLY)
- **Thursday, December 25** - CLOSED (Christmas Day)
- **Thursday, January 1** - CLOSED (New Year's 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!



## WE'VE BEEN APPROVED! FIELD OF MEMBERSHIP EXPANSION

We're thrilled to announce an amazing milestone in our journey to serve and support more individuals and families across Michigan. Community First Federal Credit Union has been approved by the National Credit Union Association (NCUA) to expand its field of membership—and with this exciting growth, we now proudly serve 63 townships!

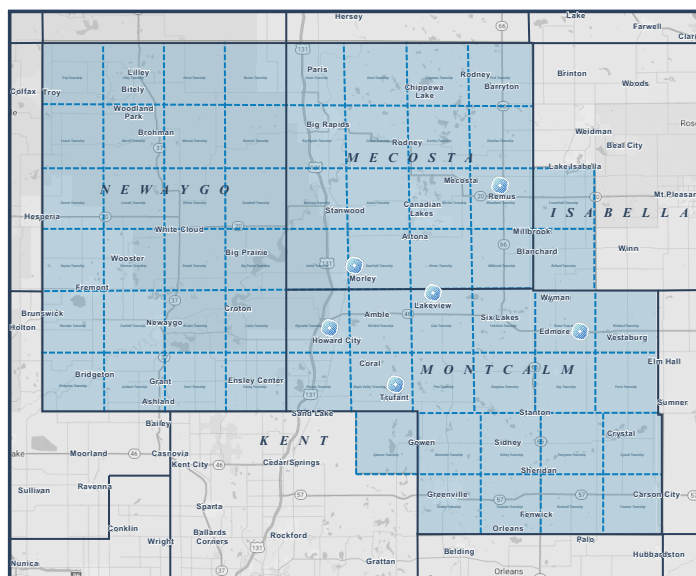
### This expansion includes:

- All of Mecosta, Montcalm, and Newaygo Counties
- Broomfield and Rolland Townships of Isabella County
- Spencer Township in Kent County

Any person who lives, works, goes to school, volunteers, or worships in the township areas that we serve is eligible to join our credit union. They are also eligible if they have a grandparent, parent, child, grandchild, sibling, or spouse that is currently a member of Community First Federal Credit Union.

As we grow, our commitment remains the same: To be the best place our members will bank, our employees will work, and our communities will thrive.

Thank you for believing in Community First. We're excited to welcome new members and continue being *Amazing People Creating Financial Freedom*.



Approved Field of Membership Expansion Map

## CEO COMMENTS

BY: TIMOTHY RASMUSSEN

As we enter fall, we have lots of excitement happening at our credit union. We opened our 5th branch in Remus at the beginning of August. This makes 6 communities in which we are now located. We also continue to update our technology with a new digital drive-thru at our Trufant Branch. In addition, we have added tap-to-pay cards for our credit cards and hope to have debit cards added soon. We are excited to be living out our mission of Amazing People creating Financial Freedom.

Over the last few months, I have held "Coffee and Conversations with the CEO" at our branches. This gives me a chance to talk to both the staff and membership and to see what is on their minds. We will continue to offer these in the future and hope that you consider stopping by, share some coffee and your thoughts on our credit union. Our goal is to meet our membership and help them with their finances. Thank you all for your continued support, and we look forward to finishing 2025 strong.

## CSO COMMENTS

BY: DAWN BARTELL

It's hard to believe, but 2025 is already entering its final quarter. This year has brought financial challenges to many of our credit union members and communities driven by a tough housing market, higher interest rates on loans and an ongoing inflation crisis. Yet, through it all, our mission remains the same: to provide clear, supportive paths to financial freedom.

One key priority in 2025 has remained the same, expanding financial awareness for all members from the youngest savers to seasoned account holders. We are actively developing more staff internally to meet the growing demands to assist each member with services that will meet their needs.

This past summer, I hope you had a chance to explore the natural beauty of our great state of Michigan. While you were out enjoying the season, we were hard at work on a major project - remodeling and launching our Remus branch to better serve that community. We're proud to share that the Remus location is now open and fully operational!

As we shift our focus toward 2026, our commitment remains grounded in serving the communities we're part of and we look ahead with optimism - both for our members and for the credit union as a whole. Wishing you and your loved ones a joyful and peaceful fall season.

## TRUFANT DIGITAL DRIVE-THRU

We're excited for our 6th Digital Drive-Thru location to open in Trufant! This innovative service allows you to connect with a real teller virtually, offering the same friendly service you expect, with even more convenience. With non-traditional business hours, you now have greater access to your accounts.

### Digital Drive-Thru Hours:

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

This new DDT joins our existing locations in Edmore, Remus, Morley, Howard City, and Lakeview, continuing our commitment to expanding access and convenience for our members.

## CFO COMMENTS

BY: MICHELLE ARCHIBALD

As we approach the final months of 2025, we're proud to reflect on the progress we've made in enhancing our services and strengthening our credit union.

Our Card Service Department has been working diligently to deliver faster, safer, and more advanced technology to ensure our members' funds remain easily accessible while maintaining the highest standards of account security.

Some of the exciting updates now available include:

- Wallet Pay options such as Apple Pay and Google Pay.
- Real-time fraud alerts via text and email for quicker communication.
- Real-Time Payments (RTP) integration, allowing faster transfers through platforms like Venmo and other peer-to-peer systems.
- Upcoming debit card upgrades featuring new designs and tap-to-pay capabilities.

In addition to service enhancements, we've made significant strides in financial growth. We're thrilled to announce that we've reached \$150 million in assets—a major milestone that reflects our continued commitment to serving our communities.

Through our Kasasa checking program, we've distributed nearly \$100,000 in rewards year-to-date, and we're excited to continue giving back throughout the holiday season.

We deeply value the trust our members place in us and remain dedicated to helping each of you achieve financial freedom. Thank you for being part of our journey.

## MEMBER REFERRAL PROGRAM: EARN \$25 EACH!

Help us grow our community and get rewarded! When current members refer someone who qualifies for membership, both the referrer and the referred member will receive \$25 as a thank-you.

### To qualify, the referred member must within 30 days:

- Fund their account with the \$10 membership fee
- Sign all required membership documents
- Complete one of the following:
  - Set up active direct deposit
  - Apply and be approved for a loan (and receive it)
  - Apply and be approved for a credit card (with 5+ transactions)
  - Use an active debit card (with 5+ transactions)

### Additional requirements:

- The referred member must mention the referral at account opening
- They must not already be in our system (beneficiaries are the only exception)
- Both accounts must be in good standing to receive the reward

It's a win-win—share the benefits of membership and enjoy a little extra cash together!

→ Visit [CFFCU.biz/referral-program/](https://CFFCU.biz/referral-program/) for more information

Participation in the Community First Federal Credit Union (CFFCU) Referral Program is subject to the following terms and conditions: Eligibility: Only current members of CFFCU who are 18 years of age or older are eligible to participate as referrers. Employees, volunteers, and non-members are excluded. Minors are not eligible for participation. Referred members must meet membership eligibility. Program Requirements: Both the referrer and the referred member must meet all specified qualifications within 30 days of the referred member's account opening to be eligible for the \$25 reward. Failure to meet these criteria will result in disqualification from receiving the reward. Account Status: To receive the reward, both the referrer and the referred member's accounts must be in good standing at the time the reward is processed. Accounts in delinquent status or with pending issues are not eligible for rewards. Referral Process: The referred member must indicate at account opening that they were referred. Referral claims made after the account opening will not be accepted, and rewards will not be issued. Accounts will be reviewed after the 30-day timeframe of being opened. Members can expect their \$25 reward to be deposited within the first week following review. Limits: There is a maximum of 20 referrals (\$500 total reward) per member per calendar year. Rewards are capped at this limit regardless of the number of successful referrals made. Program Modifications: CFFCU reserves the right to modify, suspend, or terminate the referral program at its sole discretion without prior notice. Changes to the program will be communicated as appropriate. Rewards will be issued in the form of a credit to the respective accounts. The timing of reward distribution may vary based on account verification and processing times. Disqualification: CFFCU retains the right to disqualify participants from the referral program at its discretion, including but not limited to instances of suspected fraud or abuse. By participating in the referral program, members agree to abide by these terms and conditions. For further details or inquiries, please contact CFFCU directly. Federally Insured by the NCUA. An Equal Housing Lender.