

Thank you for choosing Community First!
We look forward to serving you.



Community First

FEDERAL CREDIT UNION

“Amazing People Creating Financial Freedom.”

LOCATIONS

Lakeview - Howard City - Trufant - Morley - Remus

CFFCU.BIZ / 989.352.6031

Federally Insured by

NCUA



COMMUNITY FIRST'S 5-STEP SWITCH KIT

The following documents have been created for you to help make the process of switching your account(s) easier.

**Important: Make sure to keep this sensitive account information secure and, if printed, consider shredding upon completion. Additionally, exercise caution if transmitting documentation via email, as it may not be a secure form of communication.*

1

OPEN YOUR NEW COMMUNITY FIRST ACCOUNT

Visit any of our convenient locations and a Membership Specialist will happily assist you in establishing your new account with us. Or use the following link for our online application:

<https://forms.joinmycu.com/mop/048/newmember/promotional>

2

GET ORGANIZED

Use our hassle-free switch kit to organize the transactions that will be switched to your new Community First account.

3

TRANSFER YOUR DIRECT DEPOSITS

Send **Form 1: Direct Deposit Authorization Form** to your employer and other sources, so your funds can be automatically deposited to your account. If you have Direct Deposits going elsewhere, you can also use this form to switch them to your new account.

4

MOVE YOUR AUTOMATIC PAYMENTS

Create a list of all automatic payments from your previous financial institution and use **Form 2: Account Verification Form** to switch those payments to your new Community First account.

5

SAY "GOODBYE" TO YOUR OLD ACCOUNT

Notify your previous financial institution to close your account and let them know how to disburse any of your remaining funds. Make sure all of your checks and debits have cleared BEFORE you close your old account.

Please note: Community First FCU can not guarantee that these forms will be accepted in every instance. Your previous financial institution and/or your service partners may require you to make any of these requests in person or another method than mail. They may also require more or different information than what is contained on the forms provided.

If you have any questions or concerns during this process, please do not hesitate to contact us:

- Call or visit any Community First FCU branch location.
- Call us at 989.352.6031 to speak with one of our friendly Membership Specialists.

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ACCOUNT OPTIONS

Community First offers a variety of personal, specialty, business, and club accounts. Use this list to find the right option for you. A Membership Specialist can also help with any questions you may have.

MEMBERSHIP

All memberships at Community First FCU start with a basic Savings Account and a deposit of \$10.00. Minors are only required to have \$0.25 to open their membership.

QUALIFICATION

Any person who lives, works, attends school, volunteers, or worships in the township areas that we serve, are 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 at Community First.

TOWNSHIPS

Mecosta County: Atena, Austin, Deerfield, Hinton, Mecosta, Millbrook, Morton, Wheatland.

Montcalm County: Belvidere, Cato, Day, Douglas, Evergreen, Home, Maple Valley, Montcalm, Pierson, Pine, Reynolds, Sidney, Winfield.

Isabella County: Broomfield, Rolland

Kent County: Spencer

Mecosta County: Aetna, Austin, Big Rapids, Chippewa, Colfax, Deerfield, Fork, Grant, Green, Hinton, Martiny, Mecosta, Millbrook, Morton, Sheridan, Wheatland

Montcalm County: Belvidere, Bloomer, Bushnell, Cato, Crystal, Day, Douglass, Eureka, Evergreen, Fairplain, Ferris, Home, Maple Valley, Montcalm, Pierson, Pine, Reynolds, Richland, Sidney, Winfield

Newaygo: Ashland, Barton, Beaver, Big Prairie, Bridgeton, Brooks, Croton, Dayton, Denver, Ensley, Everett, Garfield, Goodwell, Grant, Home, Lilley, Lincoln, Merrill, Monroe, Norwich, Sheridan Charter, Sherman, Troy, Wilcox

ACCOUNT OPTIONS

PERSONAL MEMBERSHIP ACCOUNTS

Minor Accounts (0-17) / Adult Accounts (18)

SAVINGS

Emergency Savings / Health Savings Account (HSA) / Individual Retirement Account (IRA)

Money Market / Penny Program (youth) / Share Certificates / Vacation/Holiday Club

CHECKING

Personal Checking / Business Checking

FREE Kasasa Rewards Checking / FREE Kasasa Rewards Checking with Saver

BUSINESS

Corporation / Limited Liability Corporation (LLC) / Partnership

Sole Proprietorship / Unincorporated Association/Non-Profit Organization (Club)

SPECIALTY

Conservator / Church / Estate / Guardian

Power of Attorney / Representative Payee / Trust

SCAN FOR PROPER
DOCUMENTATION
REQUIRED AT ACCOUNT
OPENING OR VISIT:
[CFCU.BIZ/ACCOUNTS](https://cfcu.biz/accounts)



PRODUCTS & SERVICES

Community First offers a variety of personal and banking products and services. Use this list to find the right options for you. A Membership Service Representative can also help with any questions you may have.

PRODUCTS & SERVICES

PERSONAL BANKING

Mobile App / Online Banking / Remote Deposit Capture / Manage My Cards
E-Statements / E-Alerts / ACH On-Demand Posting / Debit Card Round-Up
LoanPay Xpress / Online Request Forms / Personal Checks / Business Checks
Instant Issue Debit Cards / Debit/Credit Card Rewards / Digital Drive-Thru
5,000+ CO-OP Shared Branches / 30,000+ CO-OP Surcharge ATMs

LOANS

Personal / Auto / Recreational / Share Secured / Line of Credit / Credit Cards / Kasasa Loans
Mortgages / Home Equity / Home Equity Line of Credit / Construction

OTHER SERVICES

FREE Financial Coaching / Safe Deposit Boxes / ACH Origination
Community Cares (Membership Grant) / Community Blog / Community Share (Podcast)

WELCOME TO COMMUNITY FIRST!

LOCATIONS

Lakeview: 9637 N Greenville Rd.
Howard City: 620 Shaw St.
Trufant: 110 A St.
Morley: 101 4th St.
Remus: 115 N Sheridan Ave

CONNECT WITH US

Facebook: Community First Federal Credit Union
Instagram: @community.first.fcu
X: @ComFirstFCU
LinkedIn: Community First Federal Credit Union
Website: www.cffcu.biz

BUSINESS HOURS

Howard City, Trufant, Morley, Remus:

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

Lakeview:

- Monday, Tuesday, Thursday: 9 AM - 5 PM
- Wednesday: 9 AM - 6 PM
- Friday: 9 AM - 6 PM
 - *Drive-Thru: 8:30 AM - 6 PM*
- Saturday: 9 AM - 12 PM

989.352.6031 / membership@cffcu.biz
Routing # 272486724



Community First

FEDERAL CREDIT UNION

Direct Deposit Authorization

Credit Union Copy

Name: _____ Account Number: _____ I

have this day authorized _____ to direct deposit my
account until further notice.

\$ _____ is to be applied as follows:

Savings: \$ _____ Sub Savings: \$ _____

Checking: \$ _____ Second Checking: \$ _____

Christmas Club: \$ _____ Vacation Club: \$ _____

Loan: \$ _____ Loan: \$ _____

Loan: \$ _____ IRA: \$ _____

Signature: _____ Date: _____

Comments: _____

CFFCU Use Only

Request Taken By: _____ Completed By: _____ Date: _____

Please Put In The ACH-Pending Folder



Community First

FEDERAL CREDIT UNION

Account Verification Form

Date: _____

To whom it may concern:

Name: _____

14-digit Account Number: _____

Routing Number: 272486724

Thank you,

Community First Federal Credit Union

LAKEVIEW
9637 N Greenville Rd
Lakeview, MI 48850
989.352.6031

HOWARD CITY
620 Shaw St
PO Box 134
Howard City, MI 49329

TRUFANT
110 S A St PO
PO Box 21
Trufant, MI 49347

MORLEY
101 E 4th St PO
PO Box 20
Morley, MI 49336

REMUS
155 N Sheridan Ave,
PO Box 104
Remus, MI 49340