

# COMMUNITY FIRST

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

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## NEW TEXT + EMAIL FRAUD ALERTS

We are now offering text and email alerts through CO-OP's Falcon Fraud Manager (Falcon). By having up-to-date contact preferences, members now can receive text and email alerts for potential debit and credit card fraud.

### Update in Mobile App

- Login > Member Icon (top right) > Contact Preferences

### Update In-Person

- Notify a Member Service Representative with changes

Falcon will contact cardholders in multiple ways to better assist them with their suspected fraud charges on their cards.

- Step 1: Text Message > 5 minutes with no response >
- Step 2: Email > 5 minutes with no response >
- Step 3: Phone Call (Mobile) > 5 minutes with no response >
- Step 4: Phone Call (Home)

If a cardholder does not have contact information listed on their account for any of the contact methods, Falcon will skip that method.

## HOLIDAY LOAN SPECIAL

Available October through December 2024:

Jumpstart your holiday shopping with our Holiday Loan Special!

Receive up to \$2,500.00 with our 12-month loan and receive 2.00% APR\* off your qualifying rate, with a reduced loan fee of \$20.00. 50% of your loan fee will go towards our membership grant, Community Cares.

Speak to a Loan Officer today to see if you qualify!

OFFER VALID FROM OCTOBER 1, 2024, TO DECEMBER 31, 2024. RATES ARE BASED ON CREDIT SCORE. MINIMUM LOAN AMOUNT IS \$500, AND THE MAXIMUM LOAN AMOUNT IS \$2,500. THE LOAN TERM IS 12 MONTHS. A \$20 APPLICATION FEE IS REQUIRED BEFORE THE LOAN IS ISSUED. 50% OF THE APPLICATION FEE (\$10) WILL BE DONATED TO THE COMMUNITY CARES MEMBERSHIP GRANT. \*RECEIVE 2.00% OFF THE QUALIFYING UNSECURED LOAN RATE. APR = ANNUAL PERCENTAGE RATE. FEDERALLY INSURED BY THE NCUA. EQUAL HOUSING LENDER.

## 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!



## DIGITAL DRIVE-THRU: COMING TO REMUS AND EDMORE

We are excited to share that two new Digital Drive-Thru locations are coming soon! This winter, you'll find them at our upcoming Remus branch and in downtown Edmore. While exact opening dates are still being finalized, we can't wait to expand this convenient service for our members.

Our Digital Drive-Thru allows you to interact with a live Teller right from your vehicle. Handle deposits, withdrawals, check deposits, cash checks, loan payments, and transfers—all with ease and efficiency.

The Remus location will be part of our fifth branch, set to open next summer, while the Edmore location will bring this trusted service to the heart of the community.

We look forward to bringing these additional locations to you this winter, making banking with Community First even more accessible! Stay tuned for updates.

### Digital Drive-Thru Business Hours:

Monday - Friday: 9 AM to 5 PM

Saturday: 9 AM to 12 PM

### Digital Drive-Thru Locations:

Lakeview, Howard City, Morley, Remus\*, Edmore\*

\*Coming this winter!

## CEO COMMENTS

BY: TIMOTHY RASMUSSEN

We are finalizing our 2025 Strategic Plan and 2025 budget; they both provide us with a roadmap for the upcoming year. We have many exciting developments ahead, including the opening of our fifth branch next summer in Remus. We also remain committed to enhancing our card and fraud departments, as these areas impact a significant portion of our membership.

We understand that many of our members continue to face challenges due to rising food and energy prices. To better support our members, we will be adding more financial coaches next year and enhancing our membership grant, Community Cares, to extend more aid to those struggling. Our goal is to be a beacon of hope during these difficult economic times. Community First remains strong, thanks to the unwavering support of our members. We are dedicated to our mission: Amazing People Creating Financial Freedom.

Finally, the board, staff, and volunteers of Community First Federal Credit Union would like to wish each of you a Merry Christmas, Happy Hanukkah, Happy Kwanzaa, and a Happy New Year. We look forward to 2025 and the changes it will bring for our credit union.

### SPECIALTY BUSINESS HOURS/EVENTS

- **Tuesday, December 10** - CLOSED (All Staff Training Day)
- **Tuesday, December 24** - All Branches Closing at 12 PM (Christmas Eve)
- **Wednesday, December 25** - CLOSED (Christmas Day)
- **Wednesday, January 1, 2025** - CLOSED (New Year's Day)
- **Monday, February 17** - CLOSED (Presidents' Day)

## WINTER TAX PAYMENTS + ANNUAL ESCROW REVIEW

### Winter Tax Payments

As the winter season approaches, Community First will be making your property tax payments on your behalf in December. Please note that the exact payment date may vary.

### Annual Escrow Review

To ensure your escrow account remains accurate and up-to-date, we will be conducting our annual escrow review beginning in March. This review process helps us to assess your current escrow balance and make any necessary adjustments to your monthly payments.

## COO COMMENTS

BY: DAWN BARTELL

As we reflect the ways we have grown in 2024, here are a couple of our celebrations. Our Mobile ATM has made its presence at area town celebrations, along with some events outside of our towns to not only serve our membership, but also other credit union members. We look forward to growing this mobile service in 2025. We, too, are celebrating our service of Digital Drive Thru's at 3 of our 4 locations currently and are looking forward to the positive feedback from our upcoming two new locations in Remus and Edmore. Members love talking live with a CFFCU staff member from the comforts of their vehicle.

I am looking forward to the happiest of seasons; may you and your family find many reasons to celebrate. Merry Christmas and Happy New Year.

## CFO COMMENTS

BY: MICHELLE ARCHIBALD

Community First's Emergency Savings Program will be renewed in January 2025. The program was designed to help our members become more financially free while learning to budget, achieve their financial goals, and build an emergency savings account. We are opening enrollment in December and will limit this program to 2 consecutive years for any members interested. If you would like to participate, visit our website or see a CFFCU staff member for more information. Happy Holidays from all of us at Community First.

## UPDATED HOURS OF OPERATION

Our Trufant, Howard City, and Morley branches have transitioned to being closed on Saturdays, while the main branch at Lakeview remains open with fully staffed services, including frontline, membership openings, card services, the call center, and loans. Additionally, Digital Drive-Thrus continue to serve members. Mobile and online banking services are always accessible. This change has enhanced staffing and operational efficiency.

### Lakeview Branch:

Saturday: 9 AM to 12 PM

### Howard City, Trufant, Morley Branches:

Saturday: CLOSED

### Digital Drive-Thru (Lakeview, Howard City, Morley, Remus\*, Edmore\*):

Monday - Friday: 9 AM to 5 PM

Saturday: 9 AM to 12 PM

*\*Coming this winter!*

