



DECEMBER 2025

NEWSLETTER

Helping amazing people like you create financial freedom since 1985.



REMUS LOCATION NOW OPEN!

We're excited to share a milestone in our journey—Community First has opened its fifth location in Remus! This new branch represents our ongoing commitment to being the best place our members will bank, our employees will work, and our communities will thrive.

Our team is ready to serve you with convenience and care. Hours of operation:
Monday–Thursday: 9:00 AM – 5:00 PM
Friday: 9:00 AM – 6:00 PM

We're proud to be part of the Remus community and look forward to serving you. Stop in and experience Community First—where amazing people create financial freedom.



STUDENT SCHOLARSHIPS AVAILABLE IN JANUARY!

Starting January, Community First will open applications for \$4,000 in scholarships to support local students. We'll award eight scholarships of \$500 each for the following areas: All Area, Central Montcalm, Chippewa Hills, Lakeview, Montabella, Morley Stanwood, Tri County, and Undergraduate students.

More details will be shared on our website, in branches, and across social media, so stay tuned and spread the word!

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CEO COMMENTS

BY: TIMOTHY RASMUSSEN

We are working on finalizing our 2026 Strategic Plan and budget to allow us a road map to follow. We look forward to servicing our expanded field of membership that includes all of Montcalm, Mecosta and Newaygo counties, and townships in Isabella and Kent Counties. We are committed to our mission - Amazing People Creating Financial Freedom - in these new communities.

We know many of our membership continue to struggle with the rising prices of food and energy. We continue to look for ways to help. We provide free financial coaching to all our members, and we offer our Community Cares Grant to help our members and community members. Just ask our staff to get more information on these programs. We strive to be a beacon of light during these tough economic times.

With this being the last newsletter of the year, Community First Federal Credit Union board, staff and volunteers would like to wish each of you a very happy holiday season. We look forward to 2026 to see what changes await our Credit Union and to serving you, our members.

CFO COMMENTS

BY: MICHELLE ARCHIBALD

I wanted to take a moment to thank you for your continued trust in Community First.

I'm happy to report that our credit union remains financially strong. This year, we've seen steady growth in both member deposits and loan activity. Our capital position remains healthy, which means we are well-prepared to weather economic changes while continuing to invest in services that benefit you.

Every dollar you deposit helps fund loans for fellow members—whether it's a first car, a new home, or a small business dream. That's the beauty of a credit union: your money stays local and supports people you know. In the coming months, we'll be exploring new digital tools to make managing your money even easier. We are also looking for ways to expand financial education offerings—because we believe informed members make empowered decisions.

Here's to Amazing People Helping You Create Financial Freedom in 2026 and beyond.

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.

CSO COMMENTS

BY: DAWN BARTELL

Strategic Planning: Looking Ahead to 2026

As we close 2025, we're using key insights we received from recent events to shape a focused 2026 plan. Here are some of the insights:

- Leadership Retreat: End outdated practices, improve training, boost automation, and enhance Teller engagement.
- Vision Team: Simplify processes and expand within our membership field.
- Lake Meetings: Introduce Lunch & Learns, laptop checkout, mental health days, and QR codes for e-statements.
- Strategic Plan Day: Feedback helped us set clear priorities across all service areas, including simplify and enhance knowledge in many areas.

These efforts will help us finish 2025 strong and move confidently into 2026. Have a blessed Christmas season and joyful New Year with family and friends.

SPECIALTY BUSINESS HOURS & EVENTS

- **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)
- **Monday, February 16** - CLOSED (Presidents' Day)

WE WANT TO HEAR FROM YOU!

Help us shape our 2026 newsletters by sharing the topics you'd love to read about. From financial tips to community news, your feedback matters!



Scan the QR Code and select as many subjects as you'd like.

HOLIDAY LOAN SPECIAL

Available through December 2025:

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, 2025, TO DECEMBER 31, 2025. 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.

Wishing you a joyful holiday season from the amazing people at Community First—Board, Staff, and Volunteers!