



QUARTERLY COMPANY NEWSLETTER: APRIL 2026

# NEWSLETTER

Amazing People Creating Financial Freedom

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## SPECIALTY BUSINESS HOURS/EVENTS

- **Tuesday, April 21** - Annual Meeting (information attached)
- **Monday, May 25** - CLOSED (Memorial Day)
- **Tuesday, June 9** - CLOSING AT 12 PM (All Staff Training)

## 2026 COMMUNITY CARES FUNDRAISING EVENTS

Community Cares is gearing up for another incredible season of giving back, and we'd love for you to be part of it! From cookouts to our signature golf outing, these events help support meaningful projects and local families throughout our communities. Mark your calendars and join us for fun, food, and fundraising!

<u>Date(s)</u>	<u>Event</u>	<u>Location</u>
May 21	Cookout	Lakeview Branch
June 18-19	Yard Sale	Downtown Lakeview
July 11	Golf Outing	Brookside Golf Course
July 16	Cookout	Remus Branch
August 6	Cookout	Morley Branch
September 3	Cookout	Trufant Branch
September 17	Cookout	Howard City Branch

**5th Annual Golf Outing!**  
**Check out our new weekend date!**



**Register by May 5<sup>th</sup> and receive a team discount!**

\*Follow us on social media for updates and additional information about these events. In-branch advertisements will also be available!

## 2026 MCFU INNOVATION IN INCLUSION AWARD WINNER

We're proud to share that Community First Federal Credit Union has been selected by the Michigan Credit Union Foundation for the 2026 Innovation in Inclusion Award.

This honor recognizes our intentional and system-wide approach to serving the Amish community, built on trust, accessibility, and thoughtful service design. Key efforts included adapting in-person service workflows, offering compliant alternative identification options, adding branch accommodations, and ensuring Amish representation in governance.

These changes have strengthened relationships, expanded access, and supported meaningful membership growth. We're grateful for the opportunity to serve our community better every day.

Community First, along with other MCUL and MCFU award recipients, will be formally recognized this June at MCUL's 2026 Annual Convention & Exposition in Grand Rapids.

## ESCROW ANALYSIS

### Escrow Analysis

- **Who:** Mortgage accounts with an Escrow (Fannie Mae & Portfolio)
- **What:** Review of previous year property taxes & homeowner's insurance invoices paid, to ensure monthly payment is covering those liabilities.
- **Where:** Members will receive mailed notice of Escrow status.
- **When:** Review takes place annually, in March.

### Members with shortages have 3 options:

- **Pay shortage in full** (will result in smallest payment change).
- **Partial payment of shortage** (remaining shortage after partial payment will be divided over next 12 months and added to regular monthly payment)
- **Pay nothing** (full shortage will be divided over next 12 months and added to regular monthly payment)

### Members with a surplus:

- **Over \$50** (will be returned to members savings in mid-April)
- **Less than \$50** (divided by 12 months and subtracted from regular monthly payment)

### TIP:

To avoid surprises at escrow analysis time, member should follow along with escrow activity & compare to previous year to monitor large changes in taxes and/or insurance.

*For additional information, please contact our Mortgage Department.*



## CEO COMMENTS

BY: TIMOTHY RASMUSSEN

As we begin the first quarter of 2026, I wanted to take this moment to reflect on some of the milestones our Credit Union experienced in 2025. It was a year filled with reminders of what can be accomplished when a community comes together.

First, being named the 2025 Credit Union of the Year by the MCUL was an incredible honor. This recognition belongs to all of us - our board, our staff, and every member who supports our mission. It is your trust that keeps our credit union strong. I am grateful to work for such a wonderful financial institution.

The past year we also celebrated our 40<sup>th</sup> anniversary. It is humbling to think back to 1985 when Al and Jean Neinhuis gathered around their living room to construct what would become Community First Federal Credit Union. I am not sure they could have imagined how far their vision would grow to five branches, including our newest in Remus (opened in July of 2025). Their dream has become our mission we are proud to carry forward.

Another major moment for us was the NCUA’s approval of our expanded field of membership. We are now able to serve all of Montcalm, Mecosta, and Newaygo counties along with townships in Kent and Isabella counties. We are excited to bring CFFCU’s mission of *amazing people creating financial freedom* to our neighbors.

We also recognized a need in Edmore and took action by placing a drive-up ITM/ATM there. Every community deserves convenient financial services, and when we saw something was missing, we decided to make it right. That is what “Community First” means to us.

Thank you all for your continued support and your belief in our financial institution. I am excited to see what 2026 holds and look forward to accomplishing even more together.

## CFO COMMENTS

BY: MICHELLE ARCHIBALD

Take a look at our 2024–2025 year-end totals. These numbers highlight our continued growth across financials, members, branch locations, staffing, and ITM services:

	<u>Year-End 2024</u>	<u>Year-End 2025</u>
<b>Shares</b>	\$124,981,480	\$133,013,739
<b>Loans</b>	\$116,653,848	\$123,389,305
<b>Assets</b>	\$136,112,771	\$146,563,247
<b>Income</b>	\$1,019,746	\$1,427,119
<b>Members</b>	13,263	13,650
<b>Dividends</b>	\$1,999,415	\$2,181,197
<b>Branches</b>	4	5
<b>ITMs</b>	4	7
<b>Employees</b>	63	65

## 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!



## CSO COMMENTS

BY: DAWN BARTELL

As we reflect on our 2025 Strategic Plan, we are proud of the progress made across our organization.

- **Member Experience:** We successfully added ITMs, held CEO Coffee visits at each branch, increased our use of data for informed decisions, and raised funds for Community Cares to assist members across all locations.
- **Employee Experience:** We established Community First core values, expanded communication through Microsoft Teams, and created skills lists to help clarify expectations for each role.
- **Organizational Effectiveness:** We implemented centralized underwriting in Consumer Lending. We centralized processes in our Membership department, and we continued strengthening branch and document security.
- **Financial Performance:** We balanced asset growth with net worth and liquidity and successfully applying for and receiving several awards and grants.

Looking ahead, our 2026 Strategic Plan focuses on:

- **Member Experience:** Strengthening strong relationships with our members.
- **Employee Experience:** Understanding expectations through increased knowledge and stronger interactions.
- **Organizational Effectiveness:** Creating clear, efficient documents and communication channels.
- **Financial Performance:** Building an understanding of how each role impacts our credit union’s financial success.

All of this will be guided by our focus on simplifying and expanding knowledge and understanding as we continue growing together.

## DIRECTOR COMMENTS

BY: SARAH MILES; FINANCE DIRECTOR

Recently, our members have been impacted by scam calls. These callers call from our number and claim to work for our credit union. They say they are calling about charges on your account. Claiming they can help stop these charges for you, they ask members to provide various card and account information. Once they have the information, they act fast!

There are several ways scammers can misuse your information, but this recent issue has involved the use of wallet pay. With enough information, a scammer can add a member’s card to their digital wallet, allowing them to use it almost anywhere. It is very important that you never share one-time passcodes with anyone. Scammers asking for this are likely adding your card information to an unknown device.

Community First employees will never call and ask for information that is already on your account. Scammers want your trust, so they are usually calm and reassuring but can get impatient or pressure you into thinking the matter is urgent.

The best way to protect yourself is to **PAUSE. REFLECT. PROTECT.**

To report fraud contact:

Community First (during business hours): **989.352.6031**  
24/7 Service Number (after business hours): **888.241.2510**

