



QUARTERLY COMPANY NEWSLETTER: JULY 2026

NEWSLETTER

Amazing People Creating Financial Freedom

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SPECIALTY BUSINESS HOURS/EVENTS

- **Friday, July 3 - Saturday, July 4** - All Locations CLOSED (Independence Day)
- **Saturday, July 11** - Annual Community First Golf Outing (8 AM; Brookside Golf Course)
- **Monday, September 7** - All Locations CLOSED (Labor Day)
- **Tuesday, September 15** - All Locations CLOSED (All Staff Training)

INTRODUCING MESSAGEPAY!

We've upgraded the way you make loan payments! MessagePay officially replaced LoanPay Express on June 30, bringing a faster, more convenient experience right to your phone.

How It Works

- **Get a reminder:** Receive a text before your loan payment is due
- **Pay instantly:** Click the secure link or simply reply and follow the instructions provided.
- **Done:** Your payment is processed right away

Why You'll Love It

- Setup recurring payments
- Quick, easy payments by text or online
- Secure and reliable
- Multiple payment options, including debit card or bank account

MessagePay makes staying on track easier than ever, right from your mobile device.

2026 MCUF INNOVATION IN INCLUSION AWARD WINNER

In early June, we were honored to be recognized by the Michigan Credit Union Foundation with the 2026 Innovation in Inclusion Award.

Our CEO, Tim, had the privilege of accepting this award on behalf of our team. This recognition highlights our commitment to intentional, community-focused service, particularly our efforts to better serve the Amish community through thoughtful, accessible, and relationship-driven solutions.

This work reflects our mission in action: Amazing People Creating Financial Freedom.



Patty Corkery, MCUL & Affiliates + Navari CEO & Tim Rasmussen, CFFCU CEO

We're grateful to the Michigan Credit Union Foundation for this recognition and to our members and employees who make this work possible. We look forward to continuing to serve our community with purpose and care.

CONTACTLESS DEBIT CARDS

We're excited to introduce Contactless Debit Cards - a faster, more secure way to pay!

What are Contactless Debit Cards? Contactless debit cards use RFID and NFC technology to enable quick, secure transactions. Simply tap or hold your card near a contactless-enabled terminal - no swiping or inserting required.



Look for this symbol on payment terminals →

Looking to upgrade? Enjoy a **fee-free debit card upgrade** all month long this July! Contact our Card Services Department today!

SUMMER & VILLAGE/CITY TAXES

Summer and village/city property tax bills will be mailed around July 1 and are due by mid-September. If you have an escrow account, Community First will pay these on your behalf.

Review your account to confirm payment and ensure it matches your bill. For questions, contact our Mortgage Department.

CEO COMMENTS

BY: TIMOTHY RASMUSSEN

As we approach the halfway point of 2026, I want to take a moment to share a few highlights and accomplishments from the first part of the year. I have enjoyed holding monthly office hours at each of our branches and look forward to continuing these visits throughout the remainder of the year. It has been a pleasure spending time with our staff and reconnecting with members I have not seen in some time.

We are proud to share that we were awarded the 2026 MCUF Innovation in Inclusion Award for our work with the Amish community. This recognition means a great deal to us, and we will be displaying it in each of our lobbies this summer alongside our Outstanding Credit Union of the Year Award we received in 2025. We were also awarded a Community Development Financial Institution (CDFI) grant from the State of Michigan to support housing needs in our area. We are excited for the opportunity to help our members navigate an increasingly challenging housing market.

Looking ahead, we are exploring opportunities to further expand our field of membership. Last year, we were granted approval to serve all of Montcalm, Mecosta, and Newaygo counties, along with select townships in Isabella and Kent counties. As our membership area grows, we are also considering ways to establish a physical presence in Newaygo over the next year or so.

This summer, our staff will be out in the community at local festivals and celebrations, as well as hosting Community Cares Cookouts at our branches. We are always grateful for the opportunity to be present in the communities we serve and to have meaningful conversations with our members. I encourage you to stop by and see us whenever you can. We always enjoy seeing the smiling faces of our members.

Have a wonderful summer!

CFO COMMENTS

BY: MICHELLE ARCHIBALD

Comparing our May results from 2021, 2025, and 2026 shows steady growth and impact. These numbers represent more individuals served and more financial support delivered across our communities:

	<u>May 2026</u>	<u>May 2025</u>	<u>May 2021</u>
Shares	\$136,514,563	\$134,433,528	\$85,031,952
Loans	\$123,740,423	\$119,508,275	\$71,756,915
Assets	\$150,623,178	\$146,246,132	\$91,475,373
Income	\$500,830	\$822,271	\$404,910
Members	13,893	13,389	10,959
Branches	5	4	4
Employees	65	63	54

RESOURCES

Scan the code to view educational videos, blog posts, listen to our podcast, or donate or apply for our Community Cares grant!



CSO COMMENTS

BY: DAWN BARTELL

As we reach the midpoint of 2026, we are encouraged by the progress made toward our strategic goals. Guided by our 2026 Pulse, "**Simplify and Expand Knowledge and Understanding**," teams across the credit union have focused on improving processes, strengthening member relationships, expanding employee development, and increasing collaboration across departments. We have also made progress in enhancing communication, improving operational efficiencies, growing digital adoption, strengthening financial performance, and creating a deeper understanding of how each role contributes to our overall success.

As we look to the second half of the year, our priorities remain clear: continue simplifying how we serve members and support one another, invest in employee growth and leadership development, strengthen member engagement, maintain financial discipline, and complete key strategic initiatives that position us for future growth. Thank you for your commitment to our mission of **Amazing People Creating Financial Freedom** and for helping make our vision a reality every day.

COMMUNITY CARES CORNER



What is Community Cares?

Community Cares is a grant program funded by our employees and the communities we proudly serve. This program is designed to provide meaningful support to individuals facing unexpected financial challenges.

Anyone in our community—whether a member or non-member—can apply or be nominated to receive assistance. Grants of **up to \$250** are available to help cover essential needs such as medical bills, groceries, utility costs, vehicle repairs, and more.

Our dedicated Community Cares Crew reviews applications weekly to ensure timely support for those who need it most.

Q1 Impact Snapshot:

Thanks to the generosity of our team and community, we made a meaningful difference this quarter:

- Individuals Assisted: **18**
- Total Given Back: **\$4,317**
- Average Grant Awarded: **\$239.83**

Together, we are helping neighbors navigate tough moments and creating a stronger, more supportive community.

Upcoming Fundraising Events:

<u>Date(s)</u>	<u>Event</u>	<u>Location</u>
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

