

# COMMUNITY FIRST

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

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## COMMUNITY CARES COOKOUTS

We have had two successful Community Cares Cookouts so far this summer and raised a total of \$1,109. Get ready to fire up your taste buds and your generosity at our next upcoming fundraiser cookouts where every bite counts towards a great cause. We're hosting four more Community Cares Cookouts to help raise money for our membership grant.

Hotdogs (\$1) - Brats (\$2) - Hamburgers (\$3)

All cookouts will be from 11 AM to 2 PM:

- Friday, July 12: Howard City Branch
- Friday, August 9: Morley Branch
- Thursday, August 29: Trufant Branch
- Friday, September 13: Howard City Branch

## EARN DOUBLE REWARDS ON ALL BACK TO SCHOOL PURCHASES!

Earn double reward points on all Back to School purchases made with your Community First Debit and Credit Card!

Members who earn the maximum amount of 10,000 reward points will be entered to win an Outdoor Tailgating Tent.

To redeem points, visit our website: [www.cffcu.biz/resources](http://www.cffcu.biz/resources)

PROMOTION VALID JULY 1, 2024 - SEPTEMBER 30, 2024. 10,000 ADDITIONAL POINTS CAN ONLY BE REDEEMED ONE TIME. EMPLOYEES AND EMPLOYEES IMMEDIATE HOUSEHOLD MEMBERS ARE NOT ELIGIBLE TO WIN QUARTERLY PRIZE (OUTDOOR TAILGATING TENT). REWARDS POINTS CAN BE REDEEMED AT [WWW.DREAMPOINTS.COM/CFFCU](http://WWW.DREAMPOINTS.COM/CFFCU). FEDERALLY INSURED BY THE NCUA.

## 3RD ANNUAL YP GOLF OUTING

The Young Professionals Group (YP Group) at Community First Federal Credit Union is hosting its 3rd Annual Golf Outing at Brookside Golf Course on **Saturday, August 17th**. This fun-filled event will feature an 18-hole scramble, lunch, prizes, and more!

Last year, the YP Group raised over \$7,000 for our membership grant, Community Cares, and our financial educational outreach to local high schools. This year's event will continue to raise money to help sustain Community Cares and help make a positive impact on our youth and communities.

To sponsor or sign up, scan the code or visit:  
[cffcu.biz/2024-community-first-yp-golf-outing/](http://cffcu.biz/2024-community-first-yp-golf-outing/)

For more information on Community Cares, scan the resources code on the back!



## MOBILE ATM

This summer, our Mobile ATM is hitting the road to bring convenient banking directly to our local communities. With our Mobile ATM, you can:

- Withdraw cash using any debit card
- Check your balance
- Transfer funds

Our Mobile ATM has already made appearances at three successful events: the Blooming Spring Market at Hamel's Farm Market & Nursery, Lakeview's AYSO Soccer Tournament, and Lakeview's Summerfest. During these events, we assisted a total of 136 users and disbursed \$8,315 in cash.

Stay tuned for upcoming dates and events where our Mobile ATM will be available!

## DIGITAL DRIVE-THRU

We have had a successful first half of the year with the launch of our new Digital Drive-Thru locations at our Howard City and Morley branches. Our Lakeview Digital Drive-Thru is set to go live at the beginning of August.

The Digital Drive-Thru resembles an ATM, but it provides members with the opportunity to interact with a live Teller. You can conveniently process deposits and withdrawals, check deposits, cash checks, make loan payments, and conduct transfers, all without leaving your vehicle!

Currently, our Digital Drive-Thru operates Monday through Friday from 9:00 AM to 5:00 PM. If a Teller is unavailable, the machines can still function as ATMs.

## CEO COMMENTS

BY: TIMOTHY RASMUSSEN

Being near the halfway point of 2024, I want to reflect on the exciting happenings going on at our credit union. We have successfully launched our Mobile ATM and will continue to place this at local community events. We are looking forward to beginning construction of our Remus branch location this summer. We also have successfully brought Digital Drive-Thru capabilities to our Howard City and Morley branches and will be adding Lakeview soon. We are also looking to place another Digital Drive-Thru in one of our neighboring communities at a future date.

The economy continues to be a concern with the higher price of gasoline and food. Community First continues to prepare our members for potential difficulties. We offer free financial coaching to all our members and have a membership grant - Community Cares - to assist those who are financially struggling with basic needs. Check out our website if you are interested or feel one of these programs may benefit you.

Lastly, watch for our staff at the local festivals and celebrations. We are committed to each community we serve, and one of the ways we show this commitment is by volunteering and being visible at these events. We also do Community Cares Cookouts at each of our branches over the summer to raise money for our membership grant. We love being out in our communities and talking with our credit union members and community members. I also encourage you to stop by and see us at the branches. We love to see our members smiling faces! Have a great summer!

### SPECIALTY BUSINESS HOURS/EVENTS

- **Thursday, July 4** - CLOSED (Independence Day)
- **Friday, July 12** - Community Cares Cookout\* (Howard City Branch: 11 AM - 2 PM)
- **Friday, August 9** - Community Cares Cookout\* (Morley Branch: 11 AM - 2 PM)
- **Saturday, August 17** - 3rd Annual YP Golf Outing\* (Brookside Golf Course: 8 AM)
- **Thursday, August 29** - Community Cares Cookout\* (Trufant Branch: 11 AM - 2 PM)
- **Monday, September 2** - CLOSED (Labor Day)

*\*Community Cares Fundraiser Event*

## SUMMER & VILLAGE/CITY TAXES

Summer and Village/City property tax bills will be sent out from the taxing municipalities on or around July 1st to be paid by mid-September. If you have an escrow account, Community First will be paying these out of this account. Please keep an eye on your account to confirm payments have been sent and match the bill you receive.

If you have any questions regarding this, please contact our Mortgage Department.

## COO COMMENTS

BY: DAWN BARTELL

Summer means vacations for most, and our staff is no different. Many enjoy times of relaxation and days spent with their families, which also means you as a member, might see different faces along the teller line and in departments. We all work together, filling in vacant spaces, to make sure all services are available for our communities. I would encourage you to take some time to get to know different staff members. They are willing to help you with your financial needs and services.

We are sometimes asked: Do you hire local residents? Yes! We believe investing in local staff is important for development in our communities. Here are a few of the reasons we hire local residents:

1. **Economic impact:** The more money that stays within the community, the more jobs are created, and the more people can spend at local businesses, which starts the cycle again.
2. **Community building:** Local staff are like ambassadors between members and our different community businesses.
3. **Stability:** Hiring staff who are local gives them a connection and stability to allow members feel safe and secure. They understand our community's culture and even possibly be a neighbor.

At Community First, we continue to hire staff from the communities we serve. Here is a little history of our employee stats. 10 years ago (2014), we had 14 staff members. 5 years ago (2019), we had 39 staff members. We currently have 52 full-time and 11 part-time staff members. Over the rest of the summer, I hope you enjoy seeing some of our staff's smiling faces and hearing their friendly voices. Wishing you all a wonderful summer.

## CFO COMMENTS

BY: MICHELLE ARCHIBALD

We have been diligently exploring new products and services to meet the continued changing needs of all our membership. The Card Services Department has been working on some exciting new products and services. Some will be available this year, with the goal of availability in the coming quarter. Of these new products and services, Fraud Text and Email Alerts, Token Wallets (Apple, Google, Samsung Pay), and 3D Secure Transaction Verification are the first few to be rolled out.

Be sure follow our Social Media and Marketing Promotions for updates on these new products and services.

For the financials through the end of May, we are currently at \$127 million in assets with a total of \$16.8 million in new loans for 2024. Our net profit for the year is currently at \$404,439 with a total of \$725,660 distributed back to the membership in dividends. We look forward to continuing to serve your financial years the remainder this year and into the future

## 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!

