MEMBER NEWSLETTER OF COMMUNITY FIRST CREDIT UNION 1ST QUARTER 2008

Communicator

WHAT'S NEW

e-1099s

Beginning Jan. 15 Members can retrieve electronic 1099s *(annual IRS report of dividends earned on your Community First accounts)*. A link is on our home banking site *(www.comfirstcu.org)*. You have to be an online banking Member to take advantage of this feature – which gets tax information to you more quickly and with fewer moving parts to go wrong.

For those Members who haven't signed up for online banking, this would be a great time to consider the efficiency, speed and ease of organization that's inherent to anytime, anywhere online transactions.

iMoneyMover

Now you can move money electronically between your accounts at Community First and *other* financial institutions. All from the comfort/convenience of your home or office, 24/7. CFCU is the only North Bay-based institution with this time-saving feature.

Community First CREDIT UNION

LENDING News

1% off Used Car Loans

In the market to buy a good used vehicle? As a Member of Community First, you can **get an additional 1% off** your next vehicle loan when you purchase from Enterprise Car Sales.

Pick up a special referral card from your favorite CFCU branch before you shop at Enterprise. Once there, you'll find no-haggle pricing and a seven-day repurchase agreement if you change your mind. Wow.

Where is Enterprise? You've passed their lot on your way to San Francisco (extreme northern Marin, between Hwy 101 and the county airstrip before you get into Novato proper).

Closer to home, CFCU has financial arrangements with *all* new and used car dealers throughout Sonoma County.

Keeping Real Estate Real

We only do what's right for our Members, so we didn't make the silly home loans that got people into trouble. But that doesn't mean we offer only vanilla mortgages.

We do *common-sense* jumbos, *common-sense* 100% financing, and a variety of low-rate fixed and adjustable loans. If it makes sense for us – and more important, for you – then we can make it happen.

Plus, as a not-for-profit, we can offer **among the lowest rates** and broadest approval standards found anywhere.

DEPOSIT News

Eyeing an IRA?

It's always a good time to start or add to an individual retirement account. But if your New Year's resolution was to save more, here's a way to get a guaranteed great rate – and all earnings and gains from your contributions **accumulate tax-free** until you withdraw money from your account.

For today's high-rate IRA, go the web site, stop by your favorite branch, or contact our in-house Call Center (all contact numbers on back side.)

Money Market Mania

Lately, stocks, bonds and commodities have expanded and contracted more than a "squeezebox" at the Cotati Accordion Festival. Where to put your hard-earned money so that it earns a great rate of return, and yet stays totally available to you? You can't go wrong with a CFCU money market fund.

- earn more than a regular savings account
- access funds via check, ATM or cashier's check

To get the **highest possible yield**, upgrade to an Advantage Money Market:

- maintain balance of $10,000 or more
- *and* have an active CFCU credit card, or loan, or Investors Checking Account

COMMUNITY News

CFCU Snoopy Earns $18,000 for Charity

Our very own Teresa Fields was the artist responsible for CFCU's Snoopy. Named, "Joe Kool & the Gang," this disco-themed jive-talkin' Snoopy fetched a whopping $18,000 when auctioned at the Schulz Museum. All proceeds went to art scholarships administered by the Sonoma County Community Foundation.

Annual Meeting – Democracy in Action –

Election day for the nation is the first Tuesday in November. For CFCU it's the third Thursday in April. This is when we will elect – from the ranks of our Membership – open positions on the Board and Supervisory Committee.

Interested in volunteering? Contact Sara DeZurik (543-2663). Applications need to be completed and postmarked to the Nominating Committee (PO Box 6004, Santa Rosa, CA 95406-0004) no later than February 29. There is one Board and two Supervisory positions up for grabs this year.

The 2008 Annual Meeting will take place at the beautiful and spacious Furth Center (8400 Old Redwood Hwy) in Windsor at 7 p.m. As always, there will be great food, prizes, entertainment from local schools, and information about CFCU's financial well-being and plans.

THOSE WHO SERVE YOU

Promotions

Two long-time stand-out performers have been named Branch Supervisors. ***Leticia Victoria*** *(right)* has been promoted to Branch Super at Stony Point, and **Sarah Rathke** *(below)*, takes the same title and responsibilities at the College Avenue branch. Both are second in charge at their respective branches.

Best of the Best

Service to Members is our hallmark. As we neared year's end, and with the inclusive forum provided by our Holiday party, we decided to debut three annual service awards. 1) DreamTeamer – most positive impact in their first year; 2) the Elmer (named after Elmer Brown, a CFCU Board Member for 22 years, and tireless volunteer at local schools) – for an extraordinary effort to a Member, a project, the community or company; 3) Maggie Wattles (CFCU's first paid employee) – employee of the year.

Award Winners *(left to right)*: Pat Duncan (Elmer Award), Chris Joubert (DreamTeamer), Mario Carranza (Maggie Wattles/Employee of Year).

Community First CREDIT UNION

TO REACH US

online & online banking
www.comfirstcu.org

call center
707/546-6000 (8:30a – 5:30p, M-F)

Member Services
info@comfirstcu.org

Full-Service Branches
Central Santa Rosa
501 College Ave.

West Santa Rosa
70A Stony Point Rd.

Loan-Only Offices
Central County
1105 N. Dutton Ave., Santa Rosa

West County
16342 3rd St., Guerneville

Mailing Address
PO Box 6004
Santa Rosa, CA 95406-0004

Locate surcharge-free ATMs
(more than BofA, WaMu & Wells combined)
www.co-opnetwork.org

Important 1Q Dates

Jan. 1 – closed, New Year's Day
Jan. 21 – closed, MLK Day
Feb. 5 – Calif. Presidential Primary
Feb. 18 – closed, Presidents' Day
March 9 – daylight savings begins
April 15 – taxes due
April 17 – CFCU Annual meeting