

Community First Communicator

CEO's Report

What should any consumer demand of her financial institution? Added value!

Delivering value (and great personal service, of course) is what motivates us at Community First. We run your financial cooperative so that Members get more bang for each of their hard-earned bucks.

You know that our rates and fees (the few we have) are more consumer-friendly than the big banks. But that's just the start.

Our free SaversEdge[®] debit card actually pays you to use! Each purchase you make is rounded up to the next dollar. The difference is automatically transferred from your checking account to your savings account. Then Community First matches 100% of your rounded-up monies for the first 90 days; and at 5% thereafter. Where else, in this zero interest rate environment, can you get a guaranteed 5% return?

But it gets even better. The same free SaversEdge[®] debit card that pays you, also gets you discounts at scores of locally owned businesses. Community First has tied its debit card into the GoLocal Rewards card system. (Sonoma County GoLocal is a co-op network of locally owned independent businesses.) To see what discounts you get at which local retailers, click on the "Earn 5%" promotional box on our home page.

Now that's value! Tell a friend!

Lastly, we welcome our new Members in Napa. We are excited to serve you!

Todd Sheffield

JANUARY CAR SALE

Ready for a new ride? Been waiting for that perfect nexus of price, technology, gas mileage, and ultra-low rates for financing?

It's here. Or will be **Friday, Jan. 25 through Monday, Jan. 28.**

That's when Community First combines with **Platinum Chevrolet** to kick off the year with incredible bargains and rates exclusive for Community First Members.

For those with good credit, you can enjoy rates as low at **1.74% (APR)** for new cars. Same rate **applies for used cars**, too! Wow.



Platinum Chevrolet has been family owned and operated for 23 years, and is located on the Corby Auto Row in Santa Rosa. This is the strongest offering of models that Chevy has had in years: Camaro, Malibu, Cruze, the electric Volt, and the iconic Corvette. Each has gotten rave reviews from the auto press. If a pickup or SUV better fits your needs, they have those as well.

How to take advantage of this great selection from Platinum and outrageously great rates from Community First? Just visit the dealership anytime over the four-day sale. Once you've made a deal, you can **get your CFCU financing right on the spot!**

Save time, save money — happy motoring!

NOW IN NAPA!

It's our first merger. After 51 years of 100% organic growth.

On Dec. 1, the assets and Membership of Health Care Professionals of Napa Federal Credit Union became part of Community First. On Monday, Dec. 3, we opened the branch at 1100 Trancas St. in Napa as Community First.

Both credit unions have long tenure and local roots. Community First was founded in 1961 as the Sonoma County Schools CU. Health Care Pros started in 1967 as the Queen of the Valley Hospital CU.

Our CEO, **Todd Sheffield**, knows his way around a medical-based credit union. From 1993 to 2001 (when he joined CFCU), Todd was CEO of Santa Rosa Memorial Federal Credit Union (now Sonoma Federal). Just like "The Queen," Santa Rosa Memorial is a **Sisters of St. Joseph of Orange** hospital.

Why the merger? The Board at Health Care Pros felt they had to grow exponentially to get to the scale needed to implement web-based home banking, next-generation ATMs and to match the products/services offered by other community-based financial institutions.

"After some analysis, we realized we couldn't achieve the necessary growth organically, so we began to search for the best partner to deliver what our Members and the Napa community deserved," said **Rita Crawford**, Chairperson of the Board.

"The strong financial footing of Community First, coupled with its broad array of auto and home loans and high-tech conveniences for Members, ensures more choices and value for our Members going forward," she added. Rita is right!

COMMUNITY **first**
CREDIT UNION

www.comfirstcu.org



MEMBER APPRECIATION EVENT

Mark your calendars: **Wednesday, April 24**. That's when Community First shows its love of Members with food, prizes and a quick preview of where the financial cooperative is headed. All in one hour flat (7-8p).

You will also elect Board and Supervisory positions from your Membership. **If you want to run for an open seat**, contact Sara Griggs, Exec. Asst., for an application (sgriggs@comfirstcu.org or 707/543-2663). There are openings for three Board and two Supervisory positions. Applications need to be completed and postmarked no later than Friday, March 1. Send to Community First, Nominating Committee, PO Box 6004, Santa Rosa, CA 95406-0004.

LISA LOWERS YOUR LOAN LEVY

If you got a vehicle loan in the past couple of years from another lender, our likable Lisa might be able to **save you money by refinancing you into a Community First vehicle loan**.

Loan rates for used vehicles with fewer than 80,000 miles begin at 2.70% — our lowest rate ever!



Here's an example of an outreach and analysis we sent to one of our Members: "Based on your current monthly payment of \$380 on your vehicle loan with WFDS/WDS, we estimate that we can save you \$58.39 each month. That's an extra \$700.68 in your pocket per year."

How can you start potentially saving money today? Contact Lisa O'Brien for a personal evaluation of your vehicle loan. It doesn't cost you a dime, but it just might save you a bundle.

Lisa O'Brien
Loan Savings Specialist
 707/543-2671
 lobrien@comfirstcu.org

HOUSING HEATS UP

Zillow's Real Estate Market Report shows that national home values rose 1.1% from October to November. This is the largest monthly increase since August 2005, and the 13th consecutive month of home value appreciation, further evidence of a sustainable housing recovery. On a year-over-year basis, home values were up by 4.7% in November 2012 — a rate of appreciation we haven't seen since 2006, before the peak of the housing bubble.

Ready to take advantage of the most affordable housing in the North Bay in more than a generation? We have just the right people, and they are at the ready to help. Combined, they have 100+ years of LOCAL real estate lending experience.

-  Beth Rudometkin, Russian River area, **869-9063**
-  Catherine Brunner, North County, **431-1051**
-  Mary Ann Lance, West County, **827-3250**
-  Alicia Burns, Santa Rosa, **543-2641**
-  Monika Besancon, Napa, R.E. Mgr., **543-2613**
-  Russ Anger, VP of Lending, **543-2670**



\$500 CD TO LOCAL STUDENT

For the fifth consecutive year, Community First, with its Russian River partner Herth Realty, bestowed a \$500 Certificate to the winner of the Parade of Lights Prince/Princess Contest. **Jessica VanRillaer** won this year by selling 2,341 fundraising tickets! Presenting Jessica with her certificate is Community First's **Beth Rudometkin**, Real Estate Loan Officer at our Guerneville office, and the event's chairperson.

TO REACH US

online banking / web site
www.comfirstcu.org

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

Member services
info@comfirstcu.org

BRANCHES

Guerneville
 16200 Main Street

Healdsburg
 32 North Street

Napa (NEW)
 1100 Trancas St., Ste. 105

Sebastopol
 130 Petaluma Avenue

Santa Rosa (Central)
 501 College Avenue

Santa Rosa (West)
 70A Stony Point Road

ADDITIONAL LOAN OFFICE

Santa Rosa
 1105 North Dutton Ave., Suite A

mailing address
 PO Box 6004
 Santa Rosa, CA 95406-0004

locate surcharge-free ATMs
www.co-opnetwork.org

locate shared branches
www.cuswirl.com/locations

Notable IQ Dates

Jan. 1	Closed, New Year's Day
Jan. 21	Closed, MLK, Jr., Day
Feb. 18	Closed, Presidents' Day