

Communicator



NEW (er, relocated) Loan Office in G-ville

In July of last year, Community First opened a mortgage loan office in Guerneville to make borrowing more convenient for Members in West County and River communities. In real estate lending, perhaps the most relationship-driven component in financial services, it made sense to establish an office where we had two well known, local-resident pros: Russ Anger and Beth Rudometkin.

The experiment went well. So well, in fact, that we recently relocated our mortgage loan office to a larger – and more professional – space right on Main Street in Guerneville. It's within the iconic, bright-yellow Mercantile Building. Our mortgage office is easy to spot from the downtown Plaza, pedestrian bridge over the Russian River, tourism office, or even when driving down Main Street.

"The location is perfect," said Rudometkin. "We're easy to find and centered among the town's real estate offices. Agents are always stopping by to say hello. Our visibility will keep us on their radar."



NEW "Smart" ATM

Not only does Community First have a new ATM, but it's a next generation "smart" ATM (installed in front of our relocated Guerneville mortgage office).

What makes it smart? Among other things, it accepts deposits without using envelopes. Checks or cash – doesn't matter. Plus, Members get a confidence-reassuring receipt that shows the envelope-less deposit was properly credited to their account.



"We've received nothing but positive comments from locals, merchants, Members and tourists," said Michelle Wright (pictured left), a

Member Service Representative who is helping people open new accounts and demonstrating how easy the "smart" ATM is to use.

Considering that the nearby ATM (of a not-to-be-named bank, of America) is notoriously complex to use and Bank of the West is a gallon away in Forestville, our bright blue and red-orange ATM adds convenience, saves gas and will likely increase our West County membership base.

NEW Web Site

Our completely revamped Web site looks better, reads better and has more useful information for you. More important, it *works* better for Members.

- The Member login for online banking is on the home page – no more double-clicking just to get started
- Direct links to find the nearest of 25,500 surcharge-free ATMs or more than 3,000 surcharge-free shared branches
- Maps to each of our four offices
- Direct links to the CFCU department – or specific person – to help you best
- Helpful articles about debt, reducing taxes, retirement finances, establishing credit, financial lessons for kids ...

The beauty of a Web site is that it is not static, not cast in stone. It changes as the needs of our Members change. Let us know what you'd like to see added to your totally revamped/rewritten/redesigned/refreshed Web site.



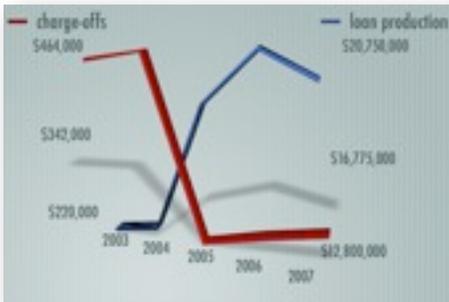


CFCU Wins Nat'l Award – 3rd in 3 Years –

In 2006, Community First was named No. 1 nationally in Member service among all credit unions with 25 or fewer branches.

In 2007, Community First was named No. 1 nationally in relations with vehicle dealers among all credit unions.

In 2008, Community First was named No. 1 nationally in portfolio growth and risk management among all credit union Collections departments.



Delinquent loan charge-offs have plummeted even while lending volume has skyrocketed.

Vehicle loans comprise 84% of our consumer loan portfolio and 42% of our total loans. Community First is consistently a top-10 lender in Sonoma County according to AutoCount. Despite recent record growth in loan volume, our collection numbers remain remarkably low. For example, we finished the last full year with an average loan delinquency rate of 0.42% (vehicle loans that are at least 60 days late). Our delinquency rate has decreased for each of the past five years, which is particularly impressive when you take into account the rise in foreclosures, bankruptcies and late payments burdening so many other financial institutions.

Record Number of Calendars Distributed

Managers at Community First Credit Union have completed their annual distribution of specially designed calendars to nearly every school in Sonoma County. “We printed and distributed more calendars and delivered them earlier than ever before,” said Todd Sheffield, CEO of Community First.



This year Community First printed 4,100 calendars. Managers, on their own time, made deliveries a week prior to districts opening. Because the Cloverdale School District opened August 12, and the Santa Rosa and Windsor districts in the two days thereafter, a majority of calendars were delivered well before mid-August.

The over-sized calendars, which measure 22” by 18,” go from August through July (the academic year), and show all school holidays and breaks. They are big enough to wall-mount or to use at a desk, and each day allows for notes such as a lesson plan. It is a natural “giving back” exercise for Community First, as seven Sonoma County teachers founded the credit union in 1961.

A small number of left-over calendars are now available at branches for Members.

Community First
CREDIT UNION

TO REACH US

online banking / NEW web site

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
16215 Main St., Guerneville

mailing address

PO Box 6004
Santa Rosa, CA 95406-0004

locate surcharge-free ATMs

www.co-opnetwork.org

locate shared branch

www.cuswirl.com/locations

Important 4Q Dates

Oct. 13	closed, Columbus Day
Nov. 2	daylight savings ends
Nov. 4	Election Day, vote!
Nov. 11	closed, Veterans' Day
Nov. 27	closed, Thanksgiving Day
Dec. 25	closed, Christmas Day
Jan. 1	closed, New Year's Day