

# Community First Communicator

## CEO's Report

Make a difference by where you "bank."

When you deposit a dollar at the Sonoma County branch of a national bank, your locally earned greenback will likely be loaned out. That's what financial institutions do: pay interest on deposits so they can loan out money at a higher interest rate — this spread is how they make money. Your locally earned dollar could be used to finance a townhouse in Texas or a high-rise in Helsinki. That's how capitalism works.

At Community First Credit Union your locally earned deposited dollar is reinvested right here — where you live.

For every \$1 deposited at Community First, about 98¢ makes it back to Sonoma County residents — as dividends, or more probably as a loan for a *local* home or car. The recirculation of local money locally helps to make Sonoma County economically sustainable. This helps to create and retain local jobs, which helps to fund local services and schools.

Go Local, and tell your friends about the positive difference they can make by where they "bank."

*Todd Sheffield*

## Loan Office Opens in Healdsburg

In September 2008 Community First opened a mortgage loan office in *Guerneville*. It brought professional, experienced, trusted mortgage acumen to the Russian River area. Moreover, our two loan officers — *Beth Rudometkin* and *Russ Anger* — are area residents and know exactly how to work with the other local parties integral to the real estate process: agents, contractors, inspectors, title & escrow companies. The Guerneville office has been a huge success for Community First and a huge convenience for River-area and West County residents.

This September we opened a loan office in *Healdsburg*. Same tried-and-true formula. Our veteran loan officer — *Monika Besancon* — has been in the mortgage business her entire adult life and has lived in Healdsburg her entire life.

The office (*416 Healdsburg Ave.*) is just north of the square and across the street from Costeaux French Bakery. Community First has a separate, enclosed loan office within the Coldwell Banker real estate office.

Monika has decades of hands-on experience in all facets of mortgage banking: taxes, assumptions, loan pay-offs, investor relations, hazard insurance, software, sales, operations, and loan policy. "What could be better than working for a great local company, that can offer a full complement of mortgage products and solutions to Members — and to do it all in my hometown where I am raising my family," said Monika.

For our North County Members, what could be better than having Monika and a new Community First home loan office



conveniently located in Healdsburg? Grab your *pain du jour* at Costeaux's and stop by to see Monika if you have a home loan or home equity line question, a "what if," or just to say hello (431-1051, [mbesancon@comfirstcu.org](mailto:mbesancon@comfirstcu.org)).



## Stroller Drive

Once again, Community First puts the community first!

Have a well-conditioned baby stroller taking up space in your garage, attic or storage unit? Let Community First help you put it to good use and, at the same time, give a helping hand to a local non-profit agency that's providing a great service for Sonoma County: The Living Room, a daytime shelter for homeless women and children.

For every used or new stroller (clean, operates and rolls well) dropped off to a Community First branch in October, we will not only deliver each stroller to The Living Room, but will donate \$20 per unit as well. (See flyer on our web site; learn about The Living Room: [www.thelivingroomsc.org](http://www.thelivingroomsc.org)).

**Community First**  
CREDIT UNION

[www.comfirstcu.org](http://www.comfirstcu.org)



## CFCU's Timely Contribution

In a year of unprecedented cutbacks at schools, Community First Credit Union ramped up its 15<sup>th</sup> annual distribution of calendars to teachers throughout Sonoma County. Managers at your favorite Member-owned financial cooperative delivered nearly 4,300 calendars to 133 individual local schools. Last year we delivered 4,000.

Unlike a typical January-to-December calendar, these oversized wall calendars start with the new school year, in August. Weekend days are allotted about half the space as academic days, and school holidays are prominently noted.

"The calendars are useful, they are appreciated, and it doesn't feel like the new school year is really here until they arrive," said Matt Marshall, principal of Rincon Valley Middle School in Santa Rosa.



**Above** – Principal Matt Marshall of Rincon Valley Middle School accepts '09/'10 calendar from Todd Sheffield, CEO of CFCU. **Bottom** – Beth Rudometkin and Russ Anger of CFCU bookend Monte Rio Superintendent Mike Carey.



## That's Entertainment (and Savings)

What is the Entertainment Book? You are probably familiar with the long-running Sonoma Express book. This is better. You get multiple coupons for popular restaurants, services and, of course, family entertainment. You can also save at fine dining establishments (yes, the really nice places), hotels, car rentals, Safeway — and enjoy savings of up to 50 percent!

Until supplies last, you can buy these books at any Community First full-service branch or loan office. Community First has discounted these books by \$5 for Members. Cost to you is \$30, and the savings can be easily 30 times that or more!

<i>Sample Week of Savings</i>		
Day	Activity	Savings
Sunday	Shopping	\$25
Monday	Car Wash	\$5
Tuesday	Dry Cleaning	\$6
Wednesday	Order Pizza	\$5
Thursday	Shopping	\$15
Friday	Dinner Out	\$11
Saturday	See Movie	\$5
<b>Total Saved This Week</b>		<b>\$72</b>

## Member Verification Audit

As a Member of Community First, you may be randomly selected to receive a letter requesting account balance verification. If it comes from Clifton Gunderson LLC, one of the nation's largest certified public accounting and consulting firms, it is legitimate. And necessary, as verification is part of the checks and balances required by the California Department of Financial Institutions. If you have any questions or concerns, contact us at 546-6000.

## 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

### *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

*North County*  
416 Healdsburg Ave., Healdsburg

### *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

## Important 4Q Dates

Oct. 12 Columbus Day, closed  
Nov. 11 Veterans' Day, closed  
Nov. 26 Thanksgiving Day, closed  
Dec. 25 Christmas Day, closed