Member Newsletter Of Community First Credit Union — Second Quarter 2014

Community First Communicator

CEO's Report

Thank you! The Membership of Community First has built an impressive financial cooperative.

We ended last year with the most assets and highest capital reserves in our 53-year history. Membership is now north of 16,000.

Lending was particularly strong for the year as home equity lines of credit were up 53.3% to $9.6 million, and auto loans were up 37.4% to $28.5 million. That loan growth, coupled with a 23% decline in loan losses, has put us in our strongest financial position ever!

Other California credit unions grew their checking accounts by 0.69% last year. You grew ours by 13.9%! ATM transactions were up 15.4% and loan portfolio growth was up 7.6% to $103.8 million.

What does all that good cheer allow us to do this year? We will integrate remote deposit capture *(use your smartphone to take a photo of a check for deposit)* to our mobile banking platform; add two new ATMs to our local network; and expand our Napa office — among other things.

Banking local gives Members a big advantage. You save on auto and home loans and fees. But you also get great personal service, along with all the electronic conveniences of the big banks. But unlike the big banks, at Community First your hard earned dollars stay working hard in the local economy. Tell a friend.

I look forward to telling you more of our plans at this month's Member meeting.

Todd Sheffield

Members Meet – 4/23

Win prizes, get the lay of the land and become an active participant of your financial cooperative.

We make it easy for you to do so during our 53rd annual meeting of the Members. For the fourth year in a row, we will meet at the easy-to-find Agatha Furth Center in Windsor. The meeting starts at 7p sharp and we will be done in less than one hour.

But there are two great reasons to get there a little early:

- At 6:45 the drum line from Elsie Allen High School will energize Members with its percussion talents.
- Even earlier (from 6p to 6:45p) we will present a seminar that is particularly well suited for those thinking about retirement. Called "Reimagining Retirement," Jay Bell, a former Madison Avenue ad executive *(and CFCU Member)*, will lead a discussion about second and third acts in life. It's free, and the session will give you insights and tools to reinvent yourself and your goals. *(See CFCU website for more details.)*

53rd Annual Member Meeting

Wednesday, April 23 (7p-8p)

Agatha Furth Center

(8400 Old Redwood Hwy., Windsor 95492)

Prizes galore!

Reimagining Retirement

Wednesday, April 23 (6p-6:45p)

Reflect, Connect, Explore, Choose, Act

Explorative discussion led by Jay Bell

FREE!

Last Printed Newsletter

All good things, eventually, come to an end. This financial cooperative went without a printed newsletter for more than 30 years. When we started one, in the early 1990s, postage was 25¢ for the first ounce; now it's 49¢. It wasn't until 1993 that we first captured a Member's e-mail address; now we can communicate electronically with two-thirds of our 16,400 Members.

Each quarter — between printing, shipping, postage and handling — we spend $5,771 on a printed newsletter. That's $23,084 a year, and a few trees. As stewards of the Membership's money, we know we can do better. So we are.

Like the *Last Samurai*, *Last Picture Show* and *Last of the Mohicans*, this is our last printed newsletter. Beginning in June, we will re-tool for an e-version. It will be half the verbiage, but come out monthly rather than quarterly. That way we can be more relevant and timely. It will also make for a more involved and participatory cooperative.

Newsletters will be e-mailed to the two-thirds of Members for whom we have e-addresses. As always, the newsletter will be posted on our web site for those for whom we don't have e-addresses. Additionally, we will make a few laser copies available at our branches.

"Inky" says thanks. And good-bye.

COMMUNITY first CREDIT UNION

Full-Menu of Home Loans

People are different. So are the homes they buy. That's why your financial cooperative offers an array of home loan solutions. One is sure to fit your wants, needs and dreams to perfection!

Conventional	Portfolio Loans
30- & 15-year fixed	Manufactured homes
Full suite of ARMs	Dome homes
97% owner-occ.	Multiple units (1–4)
90% second home	Minimal sq. footage
80% invest. prop.	Almost-completed
VA, FHA, USDA	Un-permitted 2nd unit
	10+ acre vineyards
	HELOCs

No matter how numerous the loan solutions, or how accommodating the approval process, or how great the pricing (Community First is a leader in all), nothing is more important than the skill and service of the Loan Officer and Loan Processor.

Ours are all in-house. Local. And seasoned pros.

- Beth Rudometkin, River+Coast areas, **869-9063** (NMLS ID: 811660)
- Lorie McBeth, North County, **431-1051** (NMLS ID: 1041099)
- Sheryl Orndorff, West County, **827-3250** (NMLS ID: 713483)
- Alicia Burns, Santa Rosa, **543-2641** (NMLS ID: 908261)
- Monika Besancon, Napa, R.E. Mgr., **543-2613** (NMLS ID: 811185)
- Russ Anger, VP of Lending, **543-2670**

Double Rewards Debit Card

Did you know your Community First debit card doubles as a Super GO LOCAL card? Yep, it automatically links into the GO LOCAL Rewards program. This gets you significant discounts at scores of locally owned businesses throughout Sonoma County.

But Community First goes one better than a GO LOCAL card. That's because our debit card with the Savers*Edge*® feature also gives you 5% cash back on a portion of all purchases you make — whether those purchases are local or not.

You can choose among eight images of our beautiful local environs. Stop by any branch and get an instant-issue, made-for-you-on-the-spot card.

S.A.Y. Fund-Raiser

Our favorite non-profit, Social Advocates for Youth, for which Members were ever so generous with donations of warm clothes last winter, holds its annual fund-raiser May 3. It's a blast, and tickets go fast. This year's theme is top-secret spies. Contact SAY at 707/544-3299 or go to its website at www.saysc.org for details.

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
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 Avenue

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 2Q Dates

April 15	Taxes Due
April 23	Reimagining Retirement Seminar
April 23	53rd Annual Meeting of Members
May 26	Closed, Memorial Day