

Communicator



WHAT'S NEW

Technology That Works 4U

High Technology for the sake of "because we can" doesn't serve anyone well. Not Members, not the resources of CFCU. But when technology is thoughtfully added for the **convenience** of our Members – allowing them to do more, without a learning curve... then we have something.

We definitely have something for you at CFCU! At the Annual Meeting we will demo:

- Shared Branching – 1,200 credit unions now treat CFCU Members as their own
- Transfer money – between your CFCU accounts, and between CFCU and *other* institutions
- Enhanced security – lets you access your accounts from any computer, anywhere, anytime
- 25,500 surcharge-fee ATMs
- New-look web site

Added convenience, enhanced ease of use, and all without cost. Technology – when done right – can be our friend. CFCU has made it easy to get friendly!



ANNUAL Meeting

Worthy of Your Time

Community First, like other credit unions, is a cooperative financial institution that is privately owned and controlled by Members. We differ from banks and other financial institutions in that **Members elect** our Board of Directors and Supervisory Committee in a democratic **one-person/one-vote** system regardless of the amount of money in account(s).

Thursday, April 17, at the Mary Agatha Furth Center in Windsor, Community First will hold its 47th annual Member Meeting. This is your chance to help direct the future of YOUR credit union.

By investing one hour in this event each Member will get:

- gift from Apple, Inc.
- chance to win one of many raffle prizes generously donated by vendors
- great food
- entertainment by local school kids
- the state of YOUR credit union

All this in one hour flat! No fooling. See map at right, and we'll see you there! ("A" marks the spot, look for the CFCU banner outside.)

Furth Center (on the grounds of Our Lady of Guadalupe Church) **8400 Old Redwood Hwy, Windsor, CA 95492**



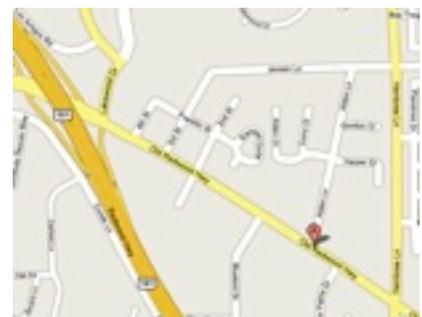
LENDING News

Home for Home Loans

Although the mortgage industry has stumbled badly, CFCU originated **76% more home loans in 2007** than in the previous year. Moreover, our trend for 2008 shows no signs of a slowdown.

Why has the mortgage crisis skipped Community First and its Members (we have not had a single default)? For starters, we verified income and assets, and used appraisers with local knowledge and great reputations. As others chased risky profits, we continued to do what was **right for our borrowing Members**.

Unlike banks and brokers, we can still offer very low down payment loans for qualified home buyers. It also means that Members will continue to enjoy among **the lowest loan rates** found anywhere. What's more, each of our three in-house loan officers has **at least 23 years** of lending experience. That hands-on knowledge is put to work to your advantage. Call **546-6000, x3097** to discuss your unique wants and needs.





DEPOSIT News

Earn More for Yourself; Help Others, Too

Community First is a not-for-profit financial cooperative. Our charter **requires** us to **return** excess **revenues** to Members. We do this by paying you the highest deposit rates possible.

That, coupled with our low overhead, means **your money earns you more** at CFCU. And that's good for you. But it's also good for the community. Here's why:

- Our field of Membership is Sonoma and Mendocino counties – where you live...
- Deposits are reinvested locally, keeping property tax revenues strong, which fund local schools...
- Makes for an educated workforce, which creates a sustainable economy...
- Keeps local businesses striving, thriving and hiring!

No matter how you look at it – self-servingly or altruistically – putting your money to work for you at Community First is a good deal. For you *and* the community.

**Our Most Rewarding
ANNUAL MEETING
Ever!**

**Thursday, April 17, 7p-8p
Furth Center in Windsor**

Community First
CREDIT UNION 

NO. 1 NATIONALLY IN MEMBER SERVICE

Those Who SERVE You

Experienced New Faces

Late last year, we were fortunate enough to attract some of the best and brightest to where it counts most: serving Members face-to-face. Please welcome –



Sarah Dack, MSR, College Branch, was a supervisor at World Savings, but left when it changed to Wachovia

and became a 110,000-employee behemoth, with decisions made in North Carolina.

Michelle Wright, MSR, Stony Pt. Branch, is all about service (worked for years at that Sonoma County icon Screamin' Mimi's), is an amateur vulcanologist and loves crunching numbers.



Lisa Torres, MSR, Stony Pt. Branch, has spent 10 years pleasing people as a Customer Experience Mgr. and Brand Rep. in retail.

Corin Poulson, MSR, Call Center, worked eight years for a local insurance firm where she dealt daily with trusts, beneficiaries and executors.



On the Move



Chris Joubert, our '07 "Rookie" of the Year" award winner, has moved from Loan Adjuster in Collections to become a Member Services Rep. at Stony Point.

A refugee from big-biz corporate America, he parlayed a business degree into a 15-year stint at a Massachusetts-based insurance conglomerate. He discovered Sonoma County on vacation, and discovered CFCU a little later.

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 2Q Dates

April 15 – taxes due
April 17 – CFCU Annual Meeting
(7p at Furth Center in Windsor)
April 19 – home-buying seminar
(Odd Fellows Hall, Guerneville)
May 10 – Human Race (8a @ Slater)
May 26 – closed, Memorial Day
June 3 – Calif. primary

www.comfirstcu.org