

Community First Communicator

CEO's Report

Come into any branch, smart office or loan office of Community First and we will always take the time to fully satisfy your unique individual needs. Face to face, human being to human being. That is what a credit union does.

In addition to that high-touch, we offer the best there is in high-tech. Last month we unveiled mBranch. This is our mobile banking application. Now, from any smart phone, from anywhere in the world, you can instantly access all your CFCU accounts and even transfer money. mBranch complements eBranch, our home banking platform that gives you the convenience of full banking (bill pay, account management and money transfers between your accounts, between other Members, and between other financial institutions) from your home computer. Both mBranch and eBranch are free to CFCU members.

Community First is the first locally based financial institution to offer mobile banking. Moreover, we were the first institution of any kind to introduce "smart" ATMs to Sonoma County. A smart ATM takes deposits (of loose cash and checks) without the need for envelopes and gives an instant receipt.

With mBranch our technology is ahead of the pack of all other Sonoma County banks and credit unions, and matches the too-big-to-fail national banks head to head. But we are just as committed as ever to continue offering the best personal services at our branches, smart offices and in-house Call Center.

Todd Sheffield

Guerneville Office Opens

Community First now has a stand-alone "smart" office on Main Street in downtown Guerneville. We have completely refurbished a century-old building at the corner of Main and Armstrong Woods Road.

Like our recently redesigned web site, the new Guerneville office wears its localness on its sleeve. Rustic wood, sliding "barn" doors, a fireplace and a hand-painted exterior sign are true to the mill town roots established by George Guerne. Cookie-cutter bank office, this is not!

The function and set up of Guerneville is exactly like that of the Sebastopol smart office we opened this past November: private loan office, two Member Service Representative desks, on-site tech equipment to set up home banking, and an on-site smart ATM.

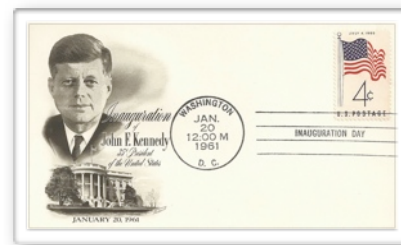


Above: Real Estate Loan Officer Beth Rudometkin delivers papers to a borrower, MSR Lisa Torres helps a Member (off camera).
Bottom: Local art, fireplace, revitalized interior — NOT a cookie-cutter bank lobby.



50th Annual Member Meeting

Community First is aging gracefully. Your financial cooperative has been Sonoma County's credit union for 50 years. We were incorporated two days before John F. Kennedy became President.



Each year, as required by our by-laws, we hold an annual meeting for Members. We vote on open Board and Supervisory positions and present financial snapshots from the previous and current year. The meetings are always fun and fast-paced. There is food (catered this year by Worth Our Weight, a local culinary apprentice program), entertainment from talented local school musicians, and many cool prizes for those Members who attend. All this on Tuesday, **April 19**, and all in just one hour!

This year, our golden anniversary, the annual meeting will be extra-special. We will hear from some people who have been part of the credit union since the beginning. See you there!

What: 50th Annual Member Meeting

When: Tuesday, April 19, 7 to 8 p.m.

Where: Agatha Furth Center, 8400 Old Redwood Hwy, Windsor 95492

Why: We're a democracy. Vote and voice your thoughts. Meet other Members and those who serve you.

Who: Members and their families


COMMUNITY **first**
CREDIT UNION

www.comfirstcu.org



mBranch is Here!

Community First is the first local financial institution to give you über-convenient banking via your smartphone. You can now check your up-to-the-minute account balances and transfer funds between accounts. It's fast. It's easy. It's free.

How do you get it? All you need is a CFCU home banking account and an e-mail address associated with that account. Go to your respective app store (iPhone, Droid or Blackberry) and search for Community First. When you see our icon  click it and download.

Although the app method results in the fullest, richest mBranch experience, you can initiate an mBranch account by keystroking our website (comfirstcu.org) into the browser of your smart phone. Our site will instantly recognize that you are using a smart phone and will redirect you to our special mobile site (simplified and with enhanced readability for the smaller screens on phones).

As always, if you need any help, contact our in-house Call Center (M-F, 8:30a-5:30p).



No-Cost Equity Line

The weather is getting better (finally) and some Members might be in the mood and mode for home improvements, paying off bills, weddings or whatever. Sometimes that takes money.







Through May 15 Community First offers a true no-cost Home Equity Line of Credit (HELOC).



Because there is no cost, the APR is the same as the rate: only 5%!

- ▶ Prime, plus 0.50% – lifetime floor of 5%
- ▶ Ultimate rate cushion: Prime (flat at 3.50% for the past three years) would have to go up more than 1.25% before this rate could begin to move!
- ▶ No processing, title or escrow fees. A true no-cost loan (for equity lines up to \$250,000)

For more information contact any of the friendly financial wizards in our in-house Real Estate Department:

-  Beth Rudometkin, Russian River area, **869-9063**
-  Catherine Brunner, North County, **431-1051**
-  Phil Sanchez, Central County, **543-2615**
-  Mary Ann Lance, West County, **827-3250**
-  Monika Besancon, Real Estate Manager, **543-2613**
-  Russ Anger, VP of Lending, **543-2670**

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 Avenue

West Santa Rosa
70A Stony Point Road

Smart offices

Sebastopol
130 Petaluma Avenue

Guerneville
16200 Main Street

Loan offices

Healdsburg
416 Healdsburg Avenue, No. 3

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

Important 2Q Dates

Mar. 31	Giants/Dodgers opener
Apr. 18	Tax Day
Apr. 19	50 th Annual Member Meeting
May 30	Offices closed, Memorial Day