"Joe Kool" Snoopy & the Gang Kenneling at College

Snoopy – along with his neighborhood pals Charlie Brown, Pig Pen, Lucy and Linus Van Pelt, among others – will reside all summer long inside CFCU's College Avenue branch.

Teresa Fields, five-year accounting ace and CFCU's resident artist, provided the creative vision to bring Snoopy and his pals to life. Helping Teresa hand-mold the "gang" was a family affair: sister Twyla, niece Jenna and husband Dave. Additionally, a special thanks to Chris Cowan of Bedrosian

Tile & Marble on Standish Avenue for his kind donation of Italian-glass tiles, which Teresa used to fashion Joe Kool's snazzy disco vest.

Drop by the College branch (at Mendocino Avenue) to see Snoopy and Gang up close and personal. If driving by

at night, Snoopy is illuminated with floodlights to let the gang shine all night long.



INSURANCE NOTICE

That Fine Print We Need to Run Annually

If you are a Members Choice TM credit life/credit disability policyholder, the following is the annual notice we need to provide you as required by the California Department of Insurance Regulations (code 779.30):

This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. Credit card balances are not subject to the credit life and credit disability pre-existing medical condition

Okay, done for this year. Thanks for



TALK BACK

This is YOUR credit union. Let us know how we could improve our products or services for you.

To get your comments to us:

- drop this by a branch
- drop in the mail, PO Box 6004, Santa Rosa, CA 95406-0004
- or e-mail to info@comfirstcu.org



CREDIT UNION TALK

Quarterly Questions

Q: I have made deposits at Community First ATMs and at CO-OP ATMs that link to Community First. Is it just my imagination, or do deposits at Community First ATMs get credited faster?

A: The beauty of the CO-OP network is that CFCU Members have access to 25,500 surcharge-free ATMs throughout the U.S. and Canada. That is substantially more than the biggest of the national banks. When you make a deposit at a Community First ATM, funds are available to you within two business days. That same deposit at a CO-OP machine will take up to five business days before funds become available.

Also, when you deposit checks at an ATM, it is always a good idea to write your Member number on the back of the check, as well as the account type to which you want to aim your deposit.

Q: Sometimes I have a question or need a problem resolved and I want to speak with a real live human being. When is the Community First Call Center open and how do I contact?

A: Our Call Center is at the ready to answer any and all of your questions from 8:30 a.m. to 5:30 p.m., weekdays. Call 707/546-6000. We don't outsource to India or Indiana: our experienced staff is right here in Santa Rosa.

How to Reach Us

Online Banking www.comfirstcu.org

Branches Central Santa Rosa 501 College (at Mendocino) 9a - 6p, M-F 9a - 1p, Sat.

West Santa Rosa 70A Stony Point Rd. th of Finley Aquatic Cen.) 9a - 6p, M-F

> Call Center 707/546-6000 8:30a - 5:30p, M-F

Find Surcharge-Free ATMs www.co-opnetwork.org

Mailing Address PO Box 6004 Santa Rosa, CA 95406-0004

> Member Services info@comfirstcu.org 707/546-6000

Vehicle Loans loans@comfirstcu.org 707/546-6000, ext. 3091

Home Loans realestate@comfirstcu.org 707/546-6000, ext. 3097

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COMMUNITY FIRST COMMUNICATOR



46 Years of Recycling Money throughout Sonoma County

Why It's Great to Be a Member

Membership Drive Seven Trips in Seven Weeks

Feel like taking a trip? Community First Credit Union is giving away seven trips in seven weeks. Our Summer Membership Drive begins July 7 – the seventh day of the seventh month in this century's seventh year. The first trip will be awarded seven days later, and then every seven days thereafter until August 25 - giving you seven chances to win. Call it this summer's "Sevenpoluza" tour.

How Do You Win?

Bring in a new Member to Community First. All that your friend, family member, business associate, or best bocce ball buddy needs to do is open a share account. Then YOU get a coupon that puts your name into the weekly drawing. The more new Members you bring in, the more coupons. The more coupons, the more chances you have to win. It's that trippy.

7-in-7 Summer Membership Drive Specs

- 3-day/2-night stay (easy to schedule, easy for you to actually use)
- 200+ hotel properties (throughout the contiguous U.S., Hawaii and Canada) from which to choose

Community First

New Real Estate Lending Office 3rd Quarter 2007 to Serve West County

- Room, taxes, golf or skiing is on us
- Two adults and up to three children can stay free
- Typically Hyatts, Marriotts & Hiltons in resort areas
- All you have to do is get yourself there (for further details see the link on our home page, www.comfirstcu.org, or drop by your favorite branch)

Spread the word about the great rates and even greater service you receive every day at Community First. Your friends will thank you. And Community First will thank you with a memorable trip. See page three for tips in how to win a trip.



CFCU Measures Up. Again.

Although confident that we are doing right by our Members, it is always good to get credible validation. Community First just received some.

Callahan & Associates, a Washington, D.C.based financial research firm that specializes in credit union analytics, has developed a benchmark that measures the value a credit union brings to its Members. Called Return of the Member Index (ROM), it is a weighted compilation of a credit union's growth, dividends it pays to Members,

interest charged to Members, and Member usage of its products and services.

The research firm applied this four-headed measurement to nearly 650 credit unions in our asset range across the country. It then calibrated the scores so that a score of 50 was right in the middle – with half of the credit unions being better and half worse.

Where did your favorite credit union score? Community First's ROM was a lofty 93.75. That was not only the highest score of any North Bay credit union, but also among the top six scores in all of California!

So when you ask yourself, "What is the value of my Community First membership?" you now have a quantifiable answer.

IMPORTANT 3Q DATES

All Summer Long • Joe Cool Snoopy (Kool & the Gang) resides at College Avenue Branch Wed., July 4 • Branches closed to observe Independence Day

Sat., July 7 • Summer Membership Drive begins, seven-day countdown to awarding first of seven

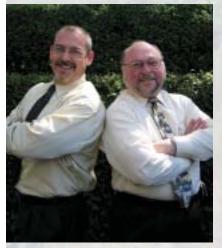
Wed., Aug. 15 • School starts for the earliest districts: Santa Rosa, Cloverdale, Geyserville, Windsor

Sat., Aug 25 • Last of seven trips awarded as part of Summer Membership drive

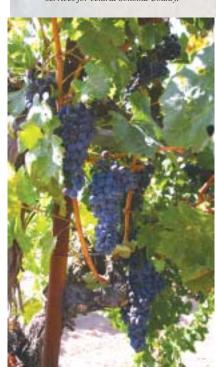
Fri., Aug. 31 • Sadly, Giants mathematically eliminated from pennant race; A's still in hunt Mon., Sept. 3 • Branches closed to observe Labor Our Reason for Being — You, the Member eds of Sonoma County residents. Our not-forofit community charter means we don't have to ueeze profits from each transaction to impress ockholders. We only have to please *you*. And we rvice. Thank you for being a Member



Beth Rudometkin and Russ Anger in front of new real estate loan-only office in casual Guerneville.



Russ Anger and Phil Sanchez at CFCU's button-down Corporate office, which provides real estate loan services for central Sonoma County.



New Real Estate Loan-Only Office CFCU Expands to West County

Housing starts and sales might be down in Sonoma County (and throughout the nation), but you would never know that at Community First Credit Union.

We're doing more real estate loans than ever before. Why? We have a very experienced trio of loan specialists who get a lot of repeat and referral business.

To make our services more convenient to our burgeoning Russian River area clientele, we opened a new loan-only office on June 7 in downtown Guerneville. Located at 16342 Third St., Ste. 3, just one block north of Main Street and near Safeway, the office is staffed by Loan Officer and Notary Beth Rudometkin.

For the past year Community First has rented space for Beth within CPS Great River Properties, a well-established West County realty firm. We outgrew that space and needed an office of our own. Beth brings more than 20 years of experience to her clients as a Realtor®, mortgage broker, processor and underwriter. She knows loans.

Both Beth and CFCU's VP of Lending Services, Russ Anger, are long-time River area residents – so they know how to work best with local real estate agents, appraisers, insurers, title and escrow companies.

Back at our corporate office, and serving Sonoma borrowers from their central county location (1105 N. Dutton, at the northeast intersection of College and Dutton), you will find Phil Sanchez, Real Estate Loan Officer, and Russ Anger. All together, our trio of mortgage pros has 65 years of get-the-money-into-the-hands-of-borrowers experience.

Not only do we have the experience and local knowledge to make any deal go smoothly and quickly, but we are salaried. This means we only care about getting the best rate and best loan program for *your* needs – and not for our pockets.

Where to reach our tremendous terrain-trained trio?

Russ Anger 543-2670 ranger@comfirstcu.org

Phil Sanchez 543-2615, Santa Rosa office psanchez@comfirstcu.org Beth Rudometkin 869-9063, Guerneville office 543-2613, Santa Rosa office 486-8744, cell brudo@comfirstcu.org

Whither the Sonoma County Economy?

Global is good when it comes to our local economy. Although the U.S. economy is growing at a slower pace, other economies are revving their engines. Europe, Asia, Australia, even parts of Latin America are growing faster than we are. This may not help Lincoln, Neb., but when your primary exports are fine wine, high-tech products and highend travel and hospitality, then Sonoma County is primed to enjoy the globe's growth.

Moody's/Economy.com prepared an indepth analysis of our local economy. Here's the summary of their May 31 white paper:

"Sonoma County's economy is fully recovered from the weakness of the early years of this decade. Employment growth is now faster than at any time since the 2001 recession. The unemployment rate has dipped

below 4% this year and the labor force is expanding rapidly.

"Other indicators also point to strength in the economy. Industrial production has been expanding well above the U.S. average for nearly the past two years. Household credit quality, while weakening somewhat, remains more stable than elsewhere. And the local housing market correction, which began nearly two years ago, has progressed with little disruption to the broader economy.

"The strong global economy supports export demand for the area's winemaking industry and its technology products. The strength of the higher-end consumer economy in the U.S. also lends support to the wine industry, as well as to the local travel and tourism industry."

Friendly Service. Personal Attention. Member Value.



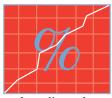
Summer Membership Drive '07



How to Win One of Seven Trips

As a Member you know that we have been rated #1 in customer service nationally among credit unions of similar size. Plus, you now know (see front page) that we provide Members with just about the highest "Return of the Member Index" found anywhere.

As a part-owner of this credit union your mission is to convince others that it is in their self-serving best interests to join. That also puts you in the running to win one of seven trips. Following are some helpful "convincing" points to help you bring in a new Member and to win a trip:



1) Best Overall Rates

Because we're a not-for-profit financial cooperative, our charter *requires* us to give "profits" back to Members. We do that by rewarding Members with the highest deposit rates, and lowest loan

and credit card rates possible.



That's more than Bank of America, Wells Fargo and Washington Mutual combined! When you travel, your Community First ATM card gives you surcharge-free access to more than 25,500 ATMs across the nation (includes 6,000 deposit-taking ATMs) – far more than any national bank.



COMMUNITY FIRST FACE Meet Jacque Chance Loan Officer College Ave. Branch

Jacque Chance started her career as a teacher. Now, as a Loan Officer

with Community First, she is still teaching – finances, credit scores and loan programs to Members.

Most rewarding of all to Jacque are Members who come back six or 12 months after being initially turned down for a loan and who can now qualify – thanks to the "lesson plan" she laid out for them.

At Community First we get the occasional glowing comment about our frontline staff. With Jacque, however, that glow radiates like the sun. "I have done a lot of business in this community in the past 36 years, but I have never had someone so helpful and willing to service my personal financial needs," wrote one Member about Jacque. "She went way above and beyond the call of duty. Jacque is simply the best!" enthused another.



3) Free Online Banking and Bill Pay

Pay your bills, transfer money between another financial institution and CFCU, look up and print a past check – all from the comfort of your home or office, 24/7.

4) Do Something Right for the Community

Like most of us you want a safe place for your money. Your money is safe (and working hard for you) at Community First. But it's also safe at BofA (headquartered in North Carolina), WaMu (HQ'd in Seattle), World Savings (HQ'd in North Carolina), Bank of the West (HQ'd in Hawaii), US Bank (HQ'd in Minneapolis), Sonoma National (HQ'd in Spokane), ING Direct (HQ'd in The Netherlands), among others



The difference is that at Community First you're investing with someone who invests in Sonoma County. Someone who – like you – lives here, plays here, grows here and has a stake in the future here.

5) Do Something Right for Yourself

A Membership with Community First not only gets you the biggest bang for your hard-earned bucks, but our very approach to business puts Members first, second and third. Members are the *only* reason we're here.



What makes Jacque click so well with her students..., ummm, Members? "I envision myself sitting on the other side of the loan desk, and I ask myself, 'How would I want someone to talk to me? To deal with me? To help me," said Jacque.

Jacque was born in east Texas, grew up in west Texas and started her own family in central Texas. A job transfer for her husband James brought her to Sonoma County. She worked at the National Scrip Center for 10 years before joining Community First in 2003. Jacque is still a Texan at heart and would go back to the Lone Star State faster than a Tyler-Twister, but she is "anchored" here because this is home for her grown kids and her six grandkids. "Family is where I make my home," said Jacque.

Family is also how she feels about Community First and its Members. "I didn't want to work for a big bank," said Jacque. "Here you can reach out and touch the lives of Members."

We're glad that Jacque calls Community First her business home. For Members, she is the best kind of teacher: smart, helpful – and she rarely assigns homework.

Stop by our branch at College and Mendocino to say hello, or to leave a shiny apple for Jacque.