

Community First Communicator

CEO's Report

In large part, businesses exist to make money. But they should also exist for the public good. Our business model, as a financial cooperative, allows us to do both: make money for you *and* enhance the public good. Some recent examples:

Social Advocates for Youth (SAY) is our adopted non-profit agency this year. CFCU employees earn additional vacation time by volunteering at SAY (*our web site has a new suite of photos showing some of SAY's great work*).

This spring, when the iconic Rio Theater in Monte Rio needed to go digital or go dark, Community First helped raise nearly \$5,000 toward the Rio's \$60,000 need. We sponsored a special showing of Francis Ford Coppola's "Peggy Sue Got Married," which was filmed entirely in Sonoma County. The Rio now has the means to delight West County filmgoers for years to come!

Over the past three academic years, we have done 106 in-class financial literacy presentations at local schools, helping to educate more than 2,200 students about basic finances. Additionally, for the 18th consecutive year, we will design, print and hand-deliver more than 4,000 special educator's calendars to each classroom in Sonoma County.



Sonoma County Supervisor Efrén Carrillo (*right*) presents award to CFCU's Guerneville branch for the exemplary economic and community good it has performed for Russian River communities.

When we received our charter (*to expand beyond the employees of Sonoma County schools*) we carefully chose our name to reflect our mission: to put the community first. If you like how we're living up to that mission, tell a friend; urge her/him to switch accounts, which will allow us to do even more community good.

Todd Sheffield

360 MONEYHUB DEBUTS

It's not uncommon for people to have a checking account at one financial institution, a vehicle loan with a second, an IRA or other retirement account with yet another, and a credit or debit card here or there ... Wouldn't it be great if you could track all your personal finances from all of these different accounts with one easy-to-use tool?

Enter *360 MoneyHub*: the new personal finance management tool from Community First. We named it correctly: you get a 360-degree view of all your finances in one single convenient "hub," our 24/7 online eBank!

360 MoneyHub is FREE of course. Don't you love being part of a financial cooperative?



- ▶ **Save Time.** See all of your accounts in one place, even those at other financial institutions (*including "they who shall not be named" Wall Street banks*).
- ▶ **Avoid Fees.** Granted, our fees are low, but elsewhere ... not so much. A cash-flow calendar helps you see your available funds so you can be prepared — and alerted — to pay bills on time.
- ▶ **Gain Control.** Track spending, and set budgets and goals for home improvements, college, autos, vacations ...
- ▶ **Save Money.** Create goals and build a real saving plan.

How to get started? Sign up on the CFCU home banking site. The link is on the left side of the screen after you have signed in to home banking.

SUMMER HELOC SPECIAL

Home values are up in Sonoma County. For many of us that means equity in our homes. Real value.

Need to tap into that value for a long-delayed home improvement project? Or for college expenses, the vacation of a lifetime, or just to consolidate other debts? Your timing is perfect.



A rate that's barely there — 2.99%

it's almost invisible



- ▶ A home equity line of credit at **2.99% through Aug. 31, 2014!**
- ▶ HELOC must be finalized by Aug. 15, 2013. New HELOCs only.

To Get Started (or for more information about your unique circumstances):

- ▶  contact any of our Real Estate Loan pros (*see roster on back side*)
- ▶  or call 707/546-6000, ext. 3097

On **Sept. 1, 2014**, rate floats to quarterly Prime as stated in Wall Street Journal (3.25%, unchanged since Dec. '08!), plus 0.50% margin (minimum floor of 5%). APR calculated at \$50,000 line of credit for maximum 15-year life of loan would be 4.862%. Lower APR if paid off sooner. \$500 processing fee for HELOCs to \$250,000. Max line of credit is \$500,000.





EXPANDED HOURS IN NAPA

On Dec. 1 of last year, CFCU officially took over the former Health Care Professionals of Napa Federal Credit Union. At the onset, we added 30 minutes to the branch's former weekday hours.

Beginning Monday, July 8, we further expand Napa's availability to match the established hours at the rest of our branches: **9a to 5:30p, Monday through Friday.**

That gives you more time to access the knowledge and personal service of (pictured below, left to right) **Peggy Frost, Jill Altman & Nikole Bianchi**



REWARDS CARD!

Your Community First debit card (*now available in your choice of eight beautiful North Bay scenes, and issued/usable immediately at the branch*) can also be used as a Rewards Card with GoLocal merchants.

This gets you discounts and other rewards every time you use your Community First debit card. If you sign up for our SaversEdge® program, you will get an additional 5% back on the rounded-up portion of all purchases. Plus, your money continues to circulate locally — helping the economy where *you* live. Is there a better debit card on earth? We think not!



NEW LOAN PROFESSIONALS

Community First has attracted two additional high-powered, very experienced real estate stars to help Members with their lending needs.

Lorie McBeth, Loan Officer (*North County*) mastered mortgages the old-fashioned way — from the ground up. She has worked in loan servicing, customer service, loan production and management. From the front of the home loan process to the back, and all points in-between, multiple times. Thirty-two years in the business and delivering people-pleasing home loan options that will put you in the home of your dreams. Lorie labors at our



Healdsburg office, 32 North St., one block north of the Plaza, across the street from the fabulous new SHED culinary facility.

Sheryl Orndorff, Loan Officer (*Sebastopol & West County*) is another home loan pro who has, in 35 years in the business, done everything there is to do in the business: loan origination, loan servicing, processing, residential appraisals ... Sheryl has lived in Sebastopol for 40+ years, and is absolutely unflappable when it comes to juggling all sides (and parties) of a transaction, and closing the most important loan — yours — on time and without surprises to you. Sheryl shines for you at our Sebastopol office, 130 Petaluma Ave., downtown between Burnett & Hwy. 12.



How to reach any of our world-class real estate loan professionals ...

-  Beth Rudometkin, Russian River area, **869-9063**
-  Lorie McBeth, North County, **431-1051**
-  Sheryl Orndorff, West County, **827-3250**
-  Alicia Burns, Santa Rosa, **543-2641**
-  Monika Besancon, Napa, R.E. Mgr., **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

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 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

Notable 3Q Dates

July 4	Closed, Independence Day
Aug 5-9	School Calendar Distribution
Sept 2	Closed, Labor Day