

GET THE MOST OUT OF YOUR CHECKING!

MOBILE BANKING, REMOTE DEPOSIT & MORE

Community Connection



FALL 2017

In today's world you need flexible access to your money. Partner your Community Financial Checking account with eBanking and our Mobile Banking App and take your accounts wherever you go!

Pay Bills

Once activated, our bill pay service (ePay) is accessible through eBanking and our Mobile App. It's easy to schedule and track your payments with just a few clicks.

Deposit Checks

Mobile deposit lets you send a photo of your check to be deposited into your account. This saves you a trip to a branch or ATM and gives you immediate access to the first \$300 of your deposit.

Transfer Money

Owe a friend a few bucks for lunch or need to get money to a student away at school? You can transfer money directly to their Community Financial account using the transfer option. It's also a quick and easy way to pay a loan under a separate account number.

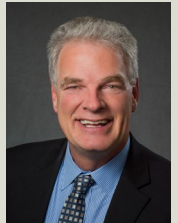
Track Your Spending

One of the keys to staying within budget is to know where your money is going. eBanking allows you to set Alerts* to stay on top of your finances. Our Mobile App offers graphs that track your spending and will show you a quick snapshot of your monthly expenses.

Get Started Today! Learn more at cfcu.org/mobile.

*Message and data rates may apply.

Growing to Support our Communities



Bill Lawton
Chief Executive Officer

I am extremely excited to see the start of fall as leaves change colors and apple orchards get busy. I enjoy the many celebrations of fall in our communities and visiting the cider mills for a taste of cider and donuts. This is also the time for children to head back to school for another year of learning. Community Financial appreciates the opportunity to help teach basic financial skills to students in our communities through our partnerships in local school districts. Our Financial Education Partnership Coordinators are hard at work providing financial lessons to students of all ages.

We recently wrapped up our 7th Annual Summer of Sharing program, where we donated \$1,000 a day for 60 days to local service groups and non-profits in our communities. The recipients were nominated by our members and our community for the great work they do and the impact they have in our neighborhoods.

I am pleased to announce that we are working on a new branch location in Westland to better serve our members and the Westland community. The Westland branch will be located on the east side of Wayne Road, just north of Warren Road. With this new branch, we will provide twelve convenient Michigan locations for our members.

In other exciting news, Community Financial has been selected for the 12th year in row as one of Metro Detroit's "101 Best and Brightest Companies to Work For". This award recognizes organizations that display a commitment to excellence in their human resource practices and employee enrichment. I am so proud to lead and be a part of such a dedicated group of team members.

I would also like to personally thank each and every one of our members that may have received and completed an e-mail for a financial health survey. We will use this information to help our members improve and maintain their financial health.

All the good we do is possible because of your membership. Thank you for giving us the opportunity to serve you.

AND THE WINNER IS...

For the 12th straight year, Community Financial was selected as one of Metro Detroit's "101 Best & Brightest Companies to Work For." Community Financial values the talent and dedication of its team members and all of the work they do to provide outstanding service to our members. We are delighted to be recognized for our values and proud that our team members are excited to be a part of a dedicated organization.





COMMITTED TO FINANCIAL EDUCATION.



STUDENT-RUN CREDIT UNION PROGRAM EXPANDS

Community Financial is committed to education and excited to see continued growth in our school partnership program. This year we are excited to announce two new partnerships in our communities. Welcome students of Coolidge Elementary in Livonia and Ridge Wood Elementary in Northville. With the addition of these two schools, we now have 48 partnerships. Students at these schools are able to experience financial education presentations and have the opportunity to make a deposit into their credit union savings account at the school.

We are aiming to reach over 18,000 students this year and expect to have over 2,000 students participate in the program as members. We also expect to have nearly 1,000 students participate as volunteers working as a branch manager, teller, accountant, computer operator or a marketing representative. This opportunity gives students a real world experience of what it is like to work within the credit union.

We wish all of the students their best and we look forward to working with them during the 2017-2018 school year. Learn more about opening a savings account for your child by visiting www.cfcu.org/scu.



Student Credit Union Team

Back Row: Karie Gonczy, Suzanne Sundberg, Kristen La Forest, Jeremy Cybulski
Front Row: Julie Blaylock, Erin Ilg, Angela Corbin

BOARD ELECTION NOTICE: NOMINEES FOR THE COMMUNITY FINANCIAL 2018 BOARD OF DIRECTORS



Deborah Ronayne
Director & Nominating
Committee Chairperson

Community Financial is a not-for-profit financial cooperative owned and governed by its members. Your Board of Directors is comprised of nine elected members who serve as trustees for our credit union, focusing on the member/owners' perspective. Each board member serves without pay and accepts the important responsibility of trusteeship for our membership. The Community Financial Nominating Committee has

recommended the following nominees be placed on the 2018 ballot for the Board of Directors to fill three 3-year terms.

Don Bain*

Teresa Folino*

Dan Herriman*

Any member can have their name placed on the ballot by collecting 680 member signatures by **November 13, 2017**. For petition information, please call (877) 937-2328. If no member submits a petition to be placed on the slate, the board secretary will cast a unanimous ballot for election of the persons nominated above and the credit union will not incur election expenses.

*Indicates incumbent



REWARD YOURSELF.

Community Financial now offers two great reward credit cards. When you open a NEW Community Financial Platinum Rewards or World MasterCard® credit card by October 31, 2017, and spend \$1,500 by December 31, 2017, you will earn 10,000 bonus points*. It's as simple as that. Get the rewards, savings and benefits of the Community Financial credit card. Whichever card you choose, you'll receive MasterCard's Zero Liability Program. Plus, MasterCard® also provides additional purchase protection, personal assistance and travel benefits. You can apply by calling (877) 937-2328, visiting a branch or going online to www.cfcu.org/cards.

Cash advances and balance transfers do not earn Choice Rewards. Qualified purchases must post to your account by December 31, 2017. To earn rewards, the account must remain open, in good standing and not become delinquent. Allow up to two billing cycles for bonus rewards to post to your account. For additional questions please call us at (877) 937-2328.

Feedback Welcomed

The Ownership Linkage Committee is a Board subcommittee formed to ensure that the Board of Directors is meeting the needs and expectations of the member/owners of Community Financial. If you would like to provide the committee with feedback, please send your email to: ownertoowner@cfcu.org



COMMUNITY
FINANCIAL

www.cfcu.org

(877) 937-2328

Plymouth | Canton | Northville | Novi | Livonia | Gaylord | Hillman | Lewiston | Atlanta



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