



COMMUNITY  
FINANCIAL

COMMUNITY  
CONNECTION

FALL 2019



TAKE YOUR ACCOUNTS  
WHEREVER YOU GO!

These days we do almost everything on our phone from ordering food and purchasing goods, to watching funny or educational videos and managing our finances. Community Financial is making it easier to take your money with you wherever you go. Our convenient mobile banking app lets you do more than just check your balances. Here are some updated features of Community Financial's mobile banking app that you can start using today.

**Card Features:** The new card controls feature allows you to block, unblock, cancel and reorder your cards as-needed. If you're heading out of town, you'll also have the option to submit your travel plans. This will help track any unusual activity during your trip. For extra added security you can also sign up for real time **fraud alerts** within your mobile banking app, helping to keep you and your money safe!

**Password Reset:** We know sometimes it's not always easy to remember a password, so now you can reset your password within your mobile banking app. The **reset password** link will show up on the log-in page on the bottom left hand side.

**Pay Bills:** We won't let you forget to pay your next bill when you use eBills with our ePay service. Our ePay system will now notify you when a new eBill is available for review. There is no need to leave the app to see your balance due or worry about missing a payment. For our **mortgage members**, you can now conveniently transfer payments to your Community Financial Mortgage from the transfer menu.

**Get a copy of your check:** You can view your checks that have cleared and even share them if needed.

**Remote Deposit Capture:** If you can't get to the branch you can deposit your check through the mobile app. We've increased the limit to make it more convenient for our members.

**Face ID:** Depending on your phone, you can use Face ID with our mobile app, allowing extra security in keeping the information on your phone safe.

If you want to stay up-to-date on new products and features you can subscribe by texting **INFO** to **877-937-2328**.



**Bill Lawton**  
Chief Executive Officer

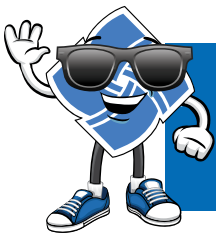
## SUPPORTING OUR COMMUNITIES AND OUR MEMBERS

I hope you had a fabulous summer and made a lot of memories with family and friends. Although we had a slow start to the summer weather, I'm ready to enjoy the cooler days of fall and the smell of fresh apple cider and donuts. Our Financial Education Partnership Coordinators are just as excited to join students back at school and provide them important financial lessons. We look forward to providing basic financial education to the youth in our communities as we continue to grow our partnerships with our local schools.

Our Annual Summer of Sharing program completed its 9th year in August. Our members nominated so many great organizations that provide necessary and meaningful services in our communities. Community Financial was happy to shine a light on 60 of these organizations and donate \$1,000 to help support their efforts in our communities.

In other exciting news, Community Financial has been selected for the 14th consecutive year 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 be a part of such a great team. I hope you are proud to be a member of Community Financial Credit Union, a very special cooperative that is changing lives and building stronger communities. All the good we do is possible because of your membership. Thank you for giving us the opportunity to serve you.

*Bill Lawton*



## STUDENT RUN CREDIT UNION NEWS

Community Financial partners with the Michigan Credit Union League Foundation to host Reality Fairs at local high schools throughout Michigan. In 2019, we extended this program to Tinkham Alternative High School and Hillman High school. This financial learning experience brings one month of independent adult living into a 90 minute session teaching/providing students with real world financial experience. During these simulations students are given a salary and a credit score. They then visit twelve stations to make choices to obtain the goods and services they need to live independently, while learning to balance their budgets, with the assistance of the credit union.

Our education partnership coordinators work to teach young members the value of financial wellness and setting financial goals. Recently, Community Financial was recognized for their financial education efforts at the National Youth Involvement Board (NYIB) annual conference. Congratulations to Erin, Julie, Karie and Kristen on their commitments.

### Category: Presenters Based on Number of Students Reached: (Credit Union size \$500-\$999 Million)

- 3rd – Julie Blaylock
- 4th – Karie Gonczy
- 5th – Erin Ilg

### Category: Presenters based on Number of Presentations: (Credit Union size \$500-\$999 Million)

- 3rd – Erin Ilg
- 4th – Kristen LaForest
- 5th – Julie Blaylock

We are excited to announce that in January 2020, students who attend Wildwood Elementary in Westland will be able to experience financial education presentations and have the opportunity to make a deposit into their credit union savings account. Community Financial currently operates 52 student-run credit unions in our communities, impacting more than 20,000 elementary, middle, and high school students.

We wish all students their best in the 2019-2020 school year and we look forward to working with them during the year. You can learn more about opening a savings account for your child by visiting [cfcu.org/scu](http://cfcu.org/scu).



## AND THE WINNER IS...

For the 14th straight year, Community Financial Credit Union 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.



## BOARD ELECTION NOTICE

Mark Riegal  
Director & Nominating Committee Chairperson

### Nominees for the Community Financial 2020 Board of Directors

Our 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 2020 ballot for the Board of Directors to fill three 3-year terms.

- Paul Bedich\*
- Al Berrie\*
- Ron Meteyer\*

Any member can have their name placed on the ballot by collecting 500 member signatures by **November 11, 2019**. 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*

### Community Spotlight

We had a fun summer full of community events, volunteering and getting to know all of you a little better! September marked



the end of our 2019 Summer of Sharing program. In total, we donated \$60,000 to local charities, community groups, and school programs. To see a list of this year's worthy recipients and read their stories visit [summerofsharing.org](http://summerofsharing.org).

### 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 members/owners of Community Financial. If you would like to provide the committee with feedback, please send your email to: [ownertoowner@cfcu.org](mailto:ownertoowner@cfcu.org)



[cfcu.org](http://cfcu.org)  
(877) 937-2328

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