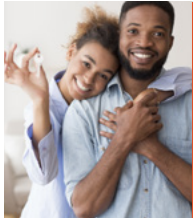




COMMUNITY  
FINANCIAL

COMMUNITY  
CONNECTION

FALL 2021



**WE'RE HERE FOR  
YOU EVERY STEP  
OF THE WAY**

From your first home mortgage to your fifth auto loan, Community Financial is ready to help you get started on each new life step—no matter where you find yourself. At Community Financial, you're more than your credit score or financial history. You're uniquely you, and every decision you make with your finances should be treated as such.

But don't just take our word for it!

*"When I first opened my account when I was young, I had an overdraft. I didn't understand much about money and when I called the Plymouth branch staff, they were so kind and helpful. They gave me valuable information I still use today to avoid that happening in the future. Honestly, this is my first account I've ever had at a financial institution and I wouldn't go anywhere else."*  
– Brandon B.

*"I worked with Vanessa in Gaylord to obtain a personal loan. It was my first loan ever! She was extremely helpful, answered all of my questions, and explained everything in detail. I knew nothing walking in, and felt confident walking out. She also made sure I got the best interest rate that worked with my income. It was a great experience!"* – Sophie H.

Do you have a Community Financial story that you would like to share? Visit [cfcu.org/SayItBest](https://cfcu.org/SayItBest) to share your member testimonial today!



## SUPPORTING OUR COMMUNITIES

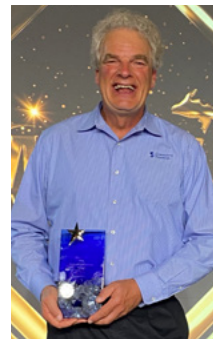
**Bill Lawton**  
Chief Executive Officer

The summer months allowed us to be outside and enjoy outdoor concerts, family gatherings, festivals and so much more. My wife Barb and I love our summer walks with our dog Mattie and will enjoy getting out to enjoy a cider mill this fall. It has been a good year and we have had a lot to celebrate.

As we move into autumn, I would like to express my thanks to everyone—members and team members alike—who continue to make our 70th year in the community special. Thanks to each of you, this was our biggest Summer of Sharing yet! Community Financial was able to donate \$70,000 in total during this year's event to celebrate our anniversary, providing 65 charitable organizations with \$1,000 donations (five of which received double donations at random).

Summer of Sharing may be over for the year, but there are still so many great giving campaigns coming up next! In November, our annual Thankful Thursdays campaign will support the amazing local food initiatives in Michigan that help feed our communities. In December, we challenge the community to get involved in our charitable giving through social media during our Warming Hearts & Homes initiative. Warming Hearts & Home celebrates its 10th anniversary this year, so make sure to follow along as we bring new surprises to this program in celebration!

Finally, this August I was humbled to receive the Michigan Credit Union League's 2021 "Distinguished Service Award. This award—presented for achievement in leadership, mentoring, advocacy, and service—means the world to me for many reasons. The most important of which is that it recognizes the work we're doing at Community Financial Credit Union is truly making a positive difference in the communities we serve.



Thank you to each and every member, without which all of these great programs would not happen. Community Financial's membership allows us the ability to provide support in our community, making Michigan a more wonderful place. With your help, we will continue striving to create great experiences for everyone in the Community Financial family for years to come.

*Bill Lawton*



## BOARD ELECTION NOTICE

Paul Bedich  
Nominating Committee Chairperson



## LOOKING FORWARD TO FALL PROGRAMS

### Nominees for the Community Financial 2022 Board of Directors

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 and owners' perspectives. 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 2022 ballot for the Board of Directors to fill three 3-year terms:

- Dennis Lavoy\*
- Mark Riegel\*
- Debbie Starinsky

Any member can have their name placed on the ballot by collecting 500 member signatures by **11/8/2021**. 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*

#### 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)

#### The following fees will change effective November 1, 2021

Collection Items		Wire Transfers	
Domestic (In)	\$25.00	Domestic (In)	\$15.00
Domestic (Out)	\$25.00	Domestic (Out)	\$30.00
International (In)	\$40.00	International (In)	\$15.00
International (Out)	\$40.00	International (Out)	\$55.00
Stop Payment (per check or series)	\$30.00	Return Deposit Item (member initiated)	\$30.00
ATM Empty Envelope Fee	\$30.00		

#### Holiday Hours

Our branches will be closed the following days this holiday season. Please note that ATMs and eBanking will remain available for your use.

- Veteran's Day: Nov 11
- Thanksgiving: Nov 25
- Christmas Eve: Dec 24 (*Open until 1pm*)
- Christmas Day: Dec 25
- New Year's Day: Jan 1

### Financial Education is Back in the Classroom

As summer ends and the new school year starts back up, our Student-Run Credit Union team (SRCU) is looking forward to getting back into the classroom. This year, two new Education Partnership Coordinators have joined the team, as well as another who's back on the SRCU team after working with Community Financial's new hires.

Deposit Days are starting again! With a mix of in-person and deposit pick-ups, our team is excited to get back to what they do best. Virtual assemblies are also on the horizon. The beloved "Needs & Wants" video will be hosted virtually, allowing students to engage in learning opportunities while still allowing for social distancing. Several classroom presentations are also scheduled, bringing financial education front and center for students in the area.

This 2021-2022 school year will bring our 10 dedicated Education Partnership Coordinators into 51 schools and 10 different school districts. Visit [cfcu.org/scu](http://cfcu.org/scu) to find out more information about Community Financial's Student-Run Credit Union program.

## AND THE WINNER IS...

Did you know that Community Financial Credit Union was selected as one of Metro Detroit's "101 Best & Brightest Companies to Work For" for the 16th straight year? By focusing on talent, dedication, diverse viewpoints, and creating an inclusive company culture, Community Financial provides outstanding service to our members. We are delighted to be recognized for our values, and we are proud of our team members for the amazing work they do every day.

Want to be a part of the Community Financial family? We're hiring! Visit [cfcu.org/careers](http://cfcu.org/careers) to learn more.



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(877) 937-2328

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Wixom Gaylord Hillman Lewiston Atlanta



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