



COMMUNITY  
FINANCIAL

COMMUNITY  
CONNECTION

WINTER 2022



HAPPY  
NEW YEAR!

Bill Lawton  
Chief Executive Officer

Happy New Year, Community Financial Members! With 2021 in the rearview mirror, we now find ourselves at a time of reflection and wonder as we look toward the future and the goals we want to make. I find myself reflecting over the last year and I'm proud of all of the great work Community Financial was able to accomplish with the power of our members by our side. Without you, our membership, we wouldn't have been able to donate over \$840,000 to local charities and schools throughout 2021. There is so much good we can do together, and I look forward to making 2022 one of the best years yet!

I am also pleased to announce that Community Financial has been selected as one of Metro-Detroit's "101 Best and Brightest Companies to Work For" for the 16th year in a row, as well as receiving this award on a National Level for the 4th consecutive year! This award recognizes organizations and businesses that display a commitment to excellence in their human resource practices and employee enrichment. With many of our team members working remotely or in newly-created hybrid positions, I am proud to watch our team grow and thrive alongside our membership and communities as a whole.

Whether your 2022 financial goals consist of saving money, scoring a lower interest rate on loans and credit cards, building credit, or paying-off debt, Community Financial is here to help. From savings and lending needs to financial education and security, we have the tools and resources necessary to help you set (and reach!) your 2022 New Year's Resolutions. Remember, we're only a phone call away and our team members are always ready and willing to help you wherever in the process you are. Thank you for being a member/owner of Community Financial. Here's to another great year!

*Bill Lawton*

CONSOLIDATE AND  
PAY OFF HIGH-RATE  
CARDS WITH 0%\*  
BALANCE TRANSFERS!



The calendar has turned another page and, with a little help, Community Financial can make 2022 your year! January is the perfect time to reflect and set new goals for the upcoming year like running a 5K, saving more, or decreasing debt.

Do you have credit cards with balances or high interest rates? Get financially fit this year by letting Community Financial help you save money! By consolidating your higher-rate retail credit card balances to your Community Financial Mastercard®, you'll get the same conveniences you love about a local credit union while saving money on interest. Transfer balances to a Community Financial Mastercard credit card between January 1, 2022 and February 28, 2022, and you'll pay 0% APR\* on the transferred amount for the entire 2022 calendar year. That's right! By taking advantage of our balance transfer promotion, you'll pay zero dollars in interest on your transferred amount through December 31, 2022.

Contact us today at **(877) 937-2328** to take advantage of this special 0% APR balance transfer promotion. If you're ready to transfer balances to your existing Community Financial card, log in to online banking and start a new transfer today.

Interested, but don't have a Community Financial Mastercard yet?

Visit [cfcu.org/MyTransfer](https://cfcu.org/MyTransfer) to find the right card for you. Apply online today and enjoy the safety and security of a Mastercard credit card, along with a fixed interest rate as low as 8.99% APR.

\*0% Annual Percentage Rate (APR) offer applies to balance transfers made between January 1, 2022 and February 28, 2022 through December 31, 2022. After that, APR will be 8.99% - 18.00% based on your creditworthiness and other factors. A 2% balance transfer fee applies during the promotional period, with a minimum of \$10. Visit [cfcu.org/mytransfer](https://cfcu.org/mytransfer) or call (877) 937-2328 for more details and to get started today.

NEW PHONE? NO PROBLEM.

If you purchased or received a new phone this holiday season, don't forget to set up your Digital Wallet!

Securely store your Community Financial debit or credit Mastercard® in your phone's digital wallet for quick checkouts when shopping in store or online. Paying with a digital wallet is safer, more secure, and available at the touch of your fingertips.

Visit [cfcu.org/DigitalWallet](https://cfcu.org/DigitalWallet) for more information and details on setting up your digital wallet today!



## BOARD ELECTION NOTICE

**Paul Bedich**  
Nominating Committee Chairperson

Community Financial Credit Union 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 incumbents be placed on the 2022 ballot for the Board of Directors to fill three 3-year terms: **Dennis Lavoy\***, **Mark Riegal\***, and **Debbie Starinsky**. In addition, no nominations were received via petition this year.

As a result, the board secretary will cast a unanimous ballot for the election of the persons nominated above at the annual meeting to be held virtually Thursday, March 10, 2022 at 6 pm. More information about the annual meeting will be available soon.

*\*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)



## 10 YEARS OF WARMING HEARTS & HOMES

Community Financial has been hard at work this winter providing charitable funds to a variety of amazing organizations in the area. In November, we donated a total of \$60,000 to local food initiatives as part of our annual Thankful Thursdays (#ThankfulThursdays) initiative. Throughout the month of December, we celebrated the 10th anniversary of our Warming Hearts & Homes annual campaign.

Social media-driven, Warming Hearts & Homes allows the community to take an active part in Community Financial's charitable giving by turning each social media interaction into a \$25 donation. This program focuses on lending support to local organizations keeping residents warm, fed, clothed, and sheltered during the harsh Michigan winter. New this year, we raised donations to a total of \$50,000, adding an additional week of contributions spotlighting local homeless shelters. Thank you to all of

### 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.

- New Year's Day: Jan 1
- Martin Luther King Jr Day: Jan 17
- Memorial Day: May 30



## COMMUNITY FINANCIAL SCHOOL NEWS

### SUBMIT YOUR SCHOLARSHIP APPLICATIONS TODAY

The Community Financial Scholarship Fund, in collaboration with the Community Foundation of Plymouth and the Canton Community Foundation, is pleased to once again award 20 \$1,500 scholarships to college-bound members in 2022.



New this year, Community Financial is also proud to add 2 additional \$1,500 scholarships for members attending trade schools!

Scholarship applications are available beginning January 2022.

The deadline to submit your application is **Friday, March 11, 2022** so don't delay!

Apply today by visiting [cfcu.org/scholarships](https://cfcu.org/scholarships) and filling out an online application. Scholarship criteria and application instructions are also available on the same webpage.

our community members who took the time to engage with our Warming Hearts & Homes social media campaign. It's because of you, our members, that we are able to provide support to these amazing charitable organizations.

Community Financial is pleased to announce that we have donated over \$840,000 during 2021 to support our local communities and those in need, and we look forward to providing funding and support once again in 2022 and beyond!



Our team members are hard at work this winter to provide extra support to those in need. So, if you see our light blue shirts out in the community, please stop by and say "hello"!



**COMMUNITY FINANCIAL**

[cfcu.org](https://cfcu.org)

(877) 937-2328

Plymouth Canton Northville Novi Livonia Westland  
Wixom Gaylord Hillman Lewiston Atlanta



Follow us for news & helpful tips

Federally insured by NCUA Equal Housing Opportunity ©2022 Community Financial