



Community Financial Credit Union Lending Philosophy

It is the philosophy of Community Financial Credit Union to help as many of our members as possible with their credit needs. We believe in relationship lending. We know that members often pay us when they do not pay others. While we will not ignore the fact that others may not be getting paid, we also will not deny a loan if it is evident our member has paid the credit union in the past and we believe our member will continue to pay the credit union in the future.

We will consider a member's credit score, but will not deny a loan due to a credit score (we use scores for pricing). Further, we strive to counsel our members on how to improve their credit scores so they can pay us less.

We know that lending is a judgment business. While we will train our staff to use good judgment in decision making, we also teach them to be careful not to make judgment on member's choices.

We know that bad things happen to good people. We understand that our members can and will make mistakes. Our members deserve a chance to get a fresh start. Our goal is to come up with a solution for every member – even if it's a stepped approach to achieving their goals.

Lending is critical to Community Financial Credit Union's success and a significant part of the exemplary service we strive to provide to our member owners.

Thank you for your membership,

A handwritten signature in black ink that reads "Bill Lawton".

Bill Lawton
Chief Executive Officer