



Community Connection



FALL 2016

Building Your Dream Home

Thinking of building a new home? New construction allows for customization, so buyers are able to infuse personal tastes and preferences into the design of their home. Building a new home also carries the advantages of having: higher energy-efficient standards, green appliances that reduce utility bills, fewer repairs and less maintenance.

Community Financial is your go-to resource for construction financing. We offer you the opportunity to lock in today's low mortgage rates while your home is being built. Whether you are building a custom home or buying one in a subdivision, we can help. If you need to finance vacant land, we can help with that too. If you need to do a major remodel on your existing home, we have the ability to make those dreams a reality.

We understand that taking on a construction project is a big decision and our seasoned loan specialists are ready to assist with all of your questions. We will provide expert advice and walk you through the entire process. Enjoy peace of mind while your home is being built! Contact Mortgage Services at **(734) 582-8500** or **(877) 937-2328 ext. 8500**.

Supporting Our Communities and Our Members



Bill Lawton
Chief Executive Officer

As we transition into fall, Community Financial has a lot to be proud of as we celebrate our 65th anniversary, including the work we do in our communities each year. We recently wrapped up our 6th annual Summer of Sharing program where we donated \$65,000 to local service groups and non-profits in our communities. These organizations were nominated by our members and our community and together we have helped make our neighborhoods brighter and stronger.

Just as our members continue to choose Community Financial because of our experience, integrity and commitment to our communities, we continue to recruit and retain outstanding team members. I am excited to announce that we have once again been selected as one of Metro Detroit's "101 Best & Brightest Companies to work for". This year marks the 11th year and I am proud of the dedication our team members give each and every day. We provide programs and benefits that keep our team members engaged and provide them with the rewarding experience of helping our members and communities. These values and commitments are the heart of Community Financial.

I hope you are proud to be a part of a very special cooperative that is changing lives and building stronger communities. Thank you for giving us the opportunity to serve you.

Board Election Notice: Nominees for the Community Financial 2017 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 2017 ballot for the Board of Directors to fill three 3-year terms.

- Paul G. Bedich***
- Ronald D. Meteyer***
- Albert Berrie***

Any member can have their name placed on the ballot by collecting 500 member signatures **by November 08, 2016**. 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*

Committed to Financial Education

International Credit Union (ICU) Day has been on the third Thursday in October every year since 1948. Please join us as we celebrate ICU Day on October 20, 2016. The day honors the contributions credit unions have made to society and gives credit union members a chance to reflect on the credit union movement, its history and achievements, and how membership in a credit union makes each member part of something special. The goal is to raise awareness about the work credit unions do in their communities and provide their members the opportunity to be involved.

One of the many things that continue at Community Financial is our commitment to financial education; including our award winning Student-Run Credit Union Program. Our education partnership coordinators work hard teaching these young members the value of saving and setting financial goals.

Recently, Community Financial was recognized for their financial education efforts at the National Youth Involvement Board (NYIB) annual conference, which brings together financial educators, marketing and youth experts from all over the country. Congratulations to Julie (L), Jeremy (C), Erin (R) and Suzanne (not pictured) on their commitment! They were recognized in the \$500 - \$999 Millions Assets, nationwide categories.



Category: Presentations Given

2nd Place - Jeremy (166 presentations)
3rd Place - Julie (164 presentations)

Category: Students Reached

1st Place - Julie (3,930 students)
2nd Place - Erin (3,629 students)
4th Place - Jeremy (3,290 students)
5th Place - Suzanne (3,148 students)

The Student-Run Credit Union Program encourages the development of financial responsibility and money management skills, while providing youth with a hands-on credit union experience. We look forward to another outstanding year.

And The Winner Is...

For 11 straight years, Community Financial has been 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 the work they do to provide outstanding service to our members.



Earn More Today with our Anniversary Bonus



In honor of our 65th Anniversary, we have a special gift for our members. You are eligible for a rate bonus on any of our certificates. Open a new certificate and receive an additional .01% for every year you have been a member with Community Financial Credit Union. Your earning potential is greater. For example, if you have been a member for 10 years and open a 23 Month Certificate at 1.35% Annual Percentage Yield (APY), your new rate with the additional .10% will be 1.45% APY. This special offer runs through December 31, 2016. New money is required. Stop by one of our branches today or visit www.cfcu.org/cd for complete details.

Important Information Concerning your Community Financial MasterCard
Effective December 1, 2016 – Foreign Transactions Fees

Cross Border Fee:
.9% of the transaction

Currency Conversion Fee:
.2% of the transaction

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



Follow us for news & helpful tips

Federally insured by NCUA Equal Housing Lender ©2016 Community Financial