

Reminder...

April 15 is the deadline to maximize your 2007 IRA Contributions, up to \$4,000 per person, plus an additional \$1,000 "catch up" for those ages 50 and older. Questions? Call us at (920) 830-7200 or toll-free at 1-866-273-2328.

Enjoy Unlimited FREE Check Card Transactions

REMINDER...as of February 1, we've eliminated the PIN Transaction fee to make using your CFCU checking account and Check Card more convenient and more affordable!

Community Events

Join us at these upcoming events sponsored by Community First Credit Union!

March 6, 13, 14, 15, 21 & 22 –

Big Brother/Big Sister Bowl for Kids Sake!

Super Bowl, Appleton or Oshkosh Lanes, Oshkosh. For more details and to sign up your team, contact Denise at (920) 739-3541.

March 15 - Artifacts OFF the Avenue –

Trolley Square, Olde Oneida St., Appleton. Tickets go on sale Feb. 11. Tickets available at all Community First branches. For more information, call (920) 731-6644, ext. 105.

March 17 - March of Dimes Chef's Auction –

Radisson Paper Valley Hotel, Appleton. For more information, call 1-800-780-3463.

April 5 - The Pacesetters of the Fox Cities Presents The 7th Annual Run for Home –

Fox Cities Stadium, Appleton. For more information, visit www.pacesettersrun.com.

Member/Owner Ken Vicchiollo with his new 2006 Chevy Silverado



The Best Way to Use Your Tax Rebate

Government tax rebate checks will be arriving this spring.

The question is...if you get a check, what are you going to do with it? We recommend depositing it, or a portion of it, into a savings account to make it part of your 2008 financial fitness plan. Having extra money in a reserve account will help you reach a savings goal and prepare you for unplanned expenses.

Think of the many ways this rebate can help you build a financial cushion, fund next year's holiday account, help you save for a down payment on a home or for other large purchases.

Stop in to talk with a member service representative today to make your tax rebate work for you.



Bulk Up Your Savings

Have you started your financial fitness plan to make this the year you pay yourself first? If not, now is the time to kick-start your savings. For the best results, use a combination of:

- **Basic & specialized savings accounts - including Holiday, Health and Kids savings accounts**
- **Money Market accounts - easy access to your money with higher rates**
- **CD & IRAs - earn premium rates on your investments**
- **Automatic transfers - make savings deposits automatic and easy**

Financial experts suggest saving at least three months of your earnings for unexpected expenses. Using a variety of the above options can help you achieve this goal!

Car Buying Made Easy

It's car buying season! Call now to take advantage of Community First's **FREE** Auto Buying Service to make your next auto purchase trouble-free and convenient. Whether you're looking for a new or used vehicle, we'll do the research and find the car you've always wanted for the best value.

Member-Owner, Ken Vicchiollo found this **FREE** service to be very helpful, *"I was very comfortable with letting Community First research truck information for me. They saved me a week of my time if I would have searched on my own. We'll definitely use Community First's Auto Buying Service again. It's rare that you find a free service with no strings attached. The service is a benefit of being a member of Community First. And, it's one more way the profits come back to me."*

Join the growing list of Community First members – **visit us** online at www.communityfirstcu.com and select **Auto Buying Service** from the drop down menu or call us at 1-866-273-2328 to start your auto buying process today!

Our Auto Buying Service Experts will:

1. Talk with you to understand what type of vehicle you're looking for.
2. Explain your financing options and pre-approve you on the spot.
3. Search our vast network to find the best value on a vehicle that meets your needs and budget.
4. Make an appointment for you to take a test drive.

Finally, when you feel you have the perfect vehicle, we'll have the loan paperwork ready for closing when you choose to make the vehicle your own!

First Time Home Buying Made Easy

We know how important it is to buy your first home. That's why we've designed our mortgage options to make it affordable. We'll provide you with the personal assistance, expert mortgage advice, great rates and fast loan decisions you deserve. Our variety of loan opportunities will help you afford the home of your dreams!

Three Great First Time Home Buyer Options from Community First

EXAMPLE: \$100,000 with 30 year amortization	1st Time Home Owner HLPB Loan (3 year ARM)**	30 Year Fixed Rate (5% down payment)	100% Fixed Financing (30 year)
Note Rate	4.25%	6.25%	6.50%
Annual Percentage Rate (APR)	5.17%*	6.692%*	7.32%*
Down Payment	\$0	\$5,000	\$500
Monthly Payment (Principle & Interest)	\$491.94	\$584.93	\$632.07

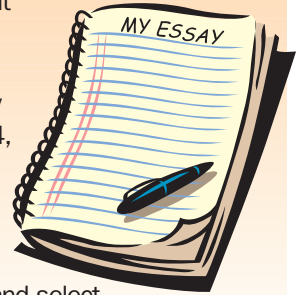
Get pre-approved so you're ready to act when you find the right house!

Contact us by phone at (920) 830-7200, toll-free at 1-866-273-2328, online at www.communityfirstcu.com or visit us at any of our 14 convenient branch locations.

* The APR as of 02/21/08 and subject to change without notice. Private mortgage insurance is required in excess of 80% Loan-to-Value. Closing costs may apply. **Rate adjustments can occur annually after the third year and will be based on the one-year Treasury Bill, plus a margin of 2.75%. The initial rate will not change by more than 1% in any one year or 5% over the life of the loan. Following the first 36 payments of \$584.93, there would be 12 payments of \$547.47, 311 payments of \$582.68 and a final payment of \$586.55. Payments after the initial lock period are subject to the index in effect plus the margin rounded to the nearest 1/8%.

Win a College Scholarship

If you're a high school senior and a Community First member, you're eligible to write an essay for a chance to win one of four \$1,000 scholarships awarded by the Fox Cities Chapter of Credit Unions.



Entry forms and original essay must be received by March 24, 2008. For a complete essay description, contest rules, forms, and eligibility requirements, visit www.communityfirstcu.com and select **Essay Contest 2008** from the drop down menu.

Understanding Internet Banking Seminars

Learn to use PC Home Banking & BillPayer

Oneida St., Appleton

Wed. March 12, 5:15-7:15pm
Sat. March 22, 8:15-10:15 am

Oshkosh

Wed. March 19, 5:15-7:15 pm

Manitowoc

Sat. March 29, 9:00-11:00 am

New London

Wed. March 26, 6:00-8:00 pm

Waupaca

Mon. March 24, 5:30-7:30 pm

Seminars are **FREE** to all members, but **pre-registration is required**. Sign up online at www.communityfirstcu.com, call (920) 830-7200 or 1-866-273-2328, or stop by any branch.

ATTEND THIS FREE SEMINAR PROVIDED TO YOU BY MEMBERS FINANCIAL SERVICES.

Tues. March 25, 2008

6:30 p.m. – 8:00 p.m.

Oneida St. Branch, Appleton



Speaker, Sam Awe

is the Regional Director for CUNA Mutual Group in Madison. She has more than 14 years of experience helping credit

unions. She is also the Regional Sales Director for MEMBERS Capital Advisors, a registered investment company which manages over \$13 billion for credit union members.

Preparing for Your Retirement: Investing in IRAs

Whether your retirement is in the distance or it is soon approaching now is the time to get your retirement plan on track. That's why we invite you to join us for an educational workshop on **Preparing for Your Retirement: Investing with IRAs**. You'll get the information you need to make sound financial decisions, and find out more about:

- **Types of IRA's.**
- **Who can buy IRA's and how much can you invest?**
- **IRA Distributions.**
- **Roth versus Traditional IRA's: Which is best for you?**
- **Rollovers and Conversions: What you need to know.**
- **IRA Investment & Beneficiary Considerations.**

This seminar is **FREE** to all members, but **pre-registration is required**. To reserve your spot, visit www.communityfirstcu.com or call (920) 830-7200 or toll-free 1-866-273-2328.

Click with PC BillPayer and Win \$5,000 for Your Dream Vacation

We've made it easy to win! Every time you pay a bill online with PC BillPayer between February 1 and March 31, 2008, you'll receive an automatic entry into our sweepstakes to win a \$5,000 dream vacation of your choice. The more bills you pay, the more times you are entered to win!

Visit www.communityfirstcu.com/dream08.html for all the details about how YOU could win. To sign up for PC BillPayer, visit any Community First branch.

Patricia Heinz, PC BillPayer user, and her son Jack, won a \$100 Target gift card from our recent contest!



Newsline

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(920) 830-7200

APPLETON

2626 S. Oneida St.
509 N. Richmond St.
2701 N. Ballard Rd.
455 S. Nicolet Rd.

DARBOY

W6089 Cty. Rd. KK

GREENVILLE

N1230 Cty. Rd. CB

NEENAH

125 E. Forest Ave.
2300 Industrial Dr.

(920) 966-2424

OSHKOSH

2424 Westowne Ave.

(920) 684-7148

MANITOWOC

1100 S. 30th St.

(715) 258-7462

WAUPACA

1006 Royalton St.

(920) 982-6048

NEW LONDON

603 W. Wolf River Ave.

(920) 525-1164

NICHOLS

W5644 Cty. Rd. F

COMMUNITY FIRST
INSURANCE CENTER
(920) 738-5474
1-800-779-1321

MEMBERS FINANCIAL SERVICES®

Investment Consultations
(920) 830-7200
1-866-273-2328

TELLERPHONE

24-Hr. Audio Account Access
(920) 830-7325
1-800-924-1550

Fox Valley Technical College
Appleton Campus, Entrance 10

PHONE CENTER

Mon.–Fri., 7am-6pm;
Sat., 7am-1pm

DRIVE-UP

Mon.–Fri., 7am-6pm;
Sat., 8am-noon

LOBBY

Mon.–Wed.,
8:30am-5pm;
Thurs. & Fri.,
8:30am-6pm;
Sat., 8am-noon



PC HOME BANKING • PC BILLPAYER • PC MORTGAGE • e-STATEMENTS

www.communityfirstcu.com

