

holiday hours...

OPEN Wednesday, Dec. 24
Lobby 8:30 am - 1:00 pm
Drive-up & Call Center 7:00 am - 1:00 pm

Thursday, Dec. 25 – Closed

OPEN Wednesday, Dec. 31
Lobby 8:30 am - 5:00 pm
Drive-up & Call Center 7:00 am - 5:00 pm

Thursday, Jan. 1 – Closed



Holiday Greetings

All of us at Community First Credit Union, wish you, our member/owners a memorable Christmas season filled with family, joy and happiness.

Thank you for being part of our family as member-owner of Community First. We hope you have a safe and happy New Year!

A Message from the MEMBERS Financial Services Program[†]

Presidents, Parties and the Stock Market

Historically, stock markets have returned similar performance with either party in the White House.

A study of presidential politics and market performance found that for the period 1871-1997, the average annual returns during Republican and Democratic administrations were 10.5 and 11.7 percent, respectively. Further, stock market performance over a presidency reveals a pattern with weaker first and second year performance giving way to stronger returns in the last two years of any four-year term.

Presidential politics aside, it is most important to work with a financial advisor to design an investment portfolio to match your own timeline and future goals. **Contact Bill Bargholtz, Jason Buchinger, Jeff Garrett or Roree Van Duyne at 1-866-273-2328 for a no-cost consultation today.**



Bill Bargholtz
Jason Buchinger
Jeff Garrett
Roree Van Duyne
Representatives
Registered through CUNA
Brokerage Services



FINANCIAL SERVICES
Located at Community First Credit Union[†]

[†] Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (800) 369-2862. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution. CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Watch for information about our upcoming seminar on investing.

Jan. 27, 2009

Money Problems or Concerns? Community First is Here for You!

Today's economy is challenging for everyone. If you're feeling nervous or anxious about what lies ahead for you and your family, we want you to know that you are not alone. **Community First is in your corner** to help see you through these unpredictable times with money-saving solutions, free financial advice and education.

Let's Work Together. No matter how difficult your situation may be, addressing the issues and concerns you are facing is especially important in times like these. We are your credit union and we'll work with you to navigate this challenging time safely to create an even stronger financial tomorrow. Please do not hesitate to talk with us, we're here for you.

Account Review. Together, we can look at your loan and deposit accounts to uncover ways to reduce your monthly debt and increase your savings, even in a tough economy. Stop in or call to see if loan consolidation or restructuring may help you and how you can make the most of your deposits or create a savings plan for peace-of-mind.

Saving for Retirement. Confused about saving for retirement? Do you need to rollover an existing plan? These are important questions and we encourage you to speak with the MEMBERS Financial Services Representatives located here at Community First who can help you understand your options for today and tomorrow.

Bringing You BALANCE. Another resource you have as a member/owner is BALANCE, a free, confidential service with valuable information to help you manage your money. Phone assistance and online tools are available to get and keep your finances on track; call 1-888-456-2227 or visit www.communityfirstcu.com and click on BALANCE.

We're your credit union and we're here for you in difficult times with the resources you need.

It's tough out there. Together, we'll find a way.
Call us at 1-866-273-2328 or visit any of our 15 locations today.

We'll Find a Way.

To help you get through or prevent a financial crisis.

Tips to manage your money and protect your finances...

- 1 If you have to use credit choose a low interest rate card, and avoid cash advances.
- 2 Directly deposit your paycheck into your accounts including a portion into your savings account.
- 3 If you receive money as a gift, try to save it, not spend it.
- 4 Review your debt. Find out if you can consolidate your loans into one easy, low monthly payment instead of multiple loan or credit card payments with high interest rates.

BALANCE[™]

FINANCIAL FITNESS PROGRAM

FREE & CONFIDENTIAL
Money Management Resource
from Community First

IMPORTANT YEAR END INFORMATION

Address Corrections

To ensure that you receive your year-end tax information and other important mailings, we must have your current address on file. If the address on your account is incorrect, **please contact us before December 31, 2008**, by stopping by the Community First location nearest you or by completing and mailing or faxing the form below to:

Community First Credit Union
P.O. Box 1487, Appleton, WI 54912-1487
FAX: (920) 968-0707

Date: _____ Acct.# _____ SS# _____

Name(s) _____

Address _____

Phone _____ E-mail _____

ALSO CHANGE MY ADDRESS AT

MEMBERS Financial Services Community First Insurance Center

Signature(s) _____

IMPORTANT NOTE: For your security, we require a signature to change any address on any account. We cannot accept e-mail or telephone address change requests.

Regarding Your 2008 1099-INT

For your convenience, the 2008 tax information for your accounts will appear on the last page of your December statement, sent to you the first week of January 2009. Please save this page for your records as it will serve as your substitute 1099-INT for tax filing purposes. **You will not receive a separate 1099-INT form.**

If you receive e-Statements, be sure to print this page for your records. Year-end tax information will also be available after January 2, 2009, via PC Home Banking at www.communityfirstcu.com or by calling TellerPhone at (920) 830-7325, or toll-free at 1-800-924-1550. Please consult your tax advisor concerning any tax-related account questions.

Wrap Up Your Gift Giving with Presents from Community First

Looking for the right gift for that hard-to-buy-for person? Pick up a present everyone would enjoy at Community First.



VISA Gift Cards

Give the gift they can use everywhere VISA is accepted. Available in any denomination starting at \$25. This must-have gift is only \$3.50 per card for members, and comes with its own special gift envelope.



Savings Bonds

Take advantage of this valuable gift for anyone, free of state and local taxes! Series "I" and "EE" bonds are available in amounts from \$50-\$10,000 and can be purchased online through PC Home Banking or at any branch.

Give the Gift of Cash

Cash gifts are something everyone on your list can use. And, you'll save time wrapping your gifts with our attractive holiday envelopes available at all branches. First five are free, then \$0.25 each thereafter while supplies last.



American Express Gift Checks

Everyone will enjoy this flexible gift available in \$50 and \$100 checks with no service charge. Good everywhere American Express is accepted.



Easy to select, wrap, and give!

Quick Holiday Shopping With Your VISA Check Card

For a fast way to get through the check-out lines this holiday, simply swipe your VISA Check Card, sign for your transaction or enter your PIN. Funds are drawn directly from your account – so you don't need to carry your checkbook! Best of all, you can track your VISA Check Card spending online with PC Home Banking! It allows you to easily check your balance, review account history, transfer funds and more.



Don't have a VISA Check Card or PC Home Banking? Stop by any branch to get started! Or sign up for any of the Home Banking Seminars listed below.

Use PC BillPayer and Win an Island Getaway!

You could win an island getaway valued at \$5,000 when you use PC BillPayer between now and December 31, 2008. You'll receive one entry for every bill you pay with PC BillPayer. The more bills you pay the more chances you have to win.

Congratulations to Steve Bower, our latest PC BillPayer winner of a \$100 Target gift card.

Visit www.communityfirstcu.com/island08.html for all the details about how YOU could win.



Learn How to Use PC Home Banking/BillPayer

Oneida St., Appleton
Thurs., December 11, 5:15-7:15 pm
Thurs., December 18, 2-4 pm

Oshkosh
Thurs., December 4, 2-4 pm

Manitowoc
Tues., December 16, 5:30-7:30 pm

New London & Waupaca
Please call us at 1-866-273-2328 to set up a time convenient for you.

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

Community Corner

Now thru January 1 – Oshkosh Celebration of Lights Menominee Park, Oshkosh. Get in FREE with a donation of canned goods on Community First Night, Tuesday, December 2. For more info, visit www.oshkoshcelebrationoflights.org.

December 4 – Fox Valley Symphony POPs Concert Pickard Auditorium, Neenah, 7:00 pm. For tickets call (920) 968-0300.

December 6 – Neenah Community Christmas Event Activities throughout the community. 10:00 am - 3:00 pm. Join the Rudolph Run/Walk, sponsored by Community First, starting at 9 am. For more info, visit www.neenah.org.

OZmazing Raffle – Win a smart car
Get your ticket to win in the Fox Cities Performing Arts Center's OZmazing Raffle, sponsored by Community First Credit Union. Win one of these great prizes:

- smart car (donated by CFCU & Bergstrom)
- \$2,500 Fuel (donated by Renew)
- 2 PAC Broadway Season Tickets



OZmazing Raffle tickets are available for \$20 each at all Community First locations.

Win a College Scholarship

If you're a high school senior and a Community First member, you are 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.

Essay must address this topic:

"If credit unions did not exist, it would be necessary to create them because..."

Entry Form and original essay of 750 to 1,000 words must be received by Feb. 16, 2009.

For complete contest rules, forms and eligibility requirements, visit www.communityfirstcu.com/cuessay.html.



Two Great Options for Holiday Shopping

Make shopping simple this Christmas season with a Community First Credit Card. You can choose from two great options – earn points for your holiday shopping with our GREAT Rewards Card or get the best rate possible with our GREAT Rate Card!

GREAT Rewards Card

Earn points for travel, merchandise, gift cards and even cash with no limit on the points you earn each year.

GREAT Rates Card

Receive an ultra low interest rate on your Platinum Card for the times you need to carry a balance.



Make your holiday shopping easy this year and get a GREAT credit card today!



Newsline

IS PUBLISHED MONTHLY FOR MEMBERS OF COMMUNITY FIRST CREDIT UNION

APPLETON
(920) 830-7200
2626 S. Oneida St.
509 N. Richmond St.
2701 N. Ballard Rd.
455 S. Nicolet Rd.
1235 W. Spencer St.

DARBOY
W6089 Cty. Rd. KK

GREENVILLE
N1230 Cty. Rd. CB

NEENAH
125 E. Forest Ave.
2300 Industrial Dr.

OSHKOSH
(920) 966-2424
2424 Westowne Ave.

MANITOWOC
(920) 684-7148
1100 S. 30th St.

Fox Valley Technical College
Appleton Campus, Entrance 10

WAUPACA
(715) 258-7462
1006 Royalton St.

NEW LONDON
(920) 982-6048
603 W. Wolf River Ave.

NICHOLS
(920) 525-1164
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

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

