

When you bank at Community First, you OWN Community First. This is your meeting.

Attend the 34th Annual Meeting

Tuesday, February 10, 2009

Darboy Club, Appleton

6 pm Refreshments

7 pm Business Meeting/Election

No RSVP Necessary

Round Trip Bus Transportation

Complimentary round trip bus transportation is available to and from the Annual Meeting. Busses will depart from New London at 5:00 p.m.; Oshkosh, Nichols, Manitowoc and Waupaca at 5:30 p.m.

Reserve your seat on the bus

by calling 920-830-7200 (toll-free 1-866-273-2328) or visiting your branch by February 4, 2009.

Community Corner

February 21 - Special Olympics Polar Plunge, Menominee Park, Oshkosh. For more info, go to www.specialolympicswisconsin.org and click on Polar Plunge.

February 26 & 27 - "Guys on Ice", Grand Opera House, Oshkosh, 7:30 pm. For more info, go to www.grandoperahouse.org.

March 12 - Volunteer Center Celebrity Waiter Dinner, Holiday Inn Riverwalk, Neenah, 6:00 - 9:00 pm. For more info, call 920-832-9360.

March 16 - March of Dimes Chef's Auction, Radisson Paper Valley Hotel. For more info, call 1-800-780-3463.

Last Chance to Win a Car, Fuel or P.A.C Tickets!

Get your Ozmazing Raffle tickets, available for \$20 each at all Community First Locations.

You could win:

- Smart car for two passion (donated by CFCU & Bergstrom)
- \$2,500 Fuel (donated by Renew)
- 2 Broadway Season Tickets to the Fox Cities P.A.C.

Tickets on sale until Feb. 27th! Get Yours Today!



Make Your Finances Stronger with Community First.

Making good financial decisions is important everyday, but especially in today's uncertain economy. *We're here to help.*

We are here for all your financial needs with deposits, lending, financial counseling...even investments and retirement planning! And, we'll help you choose the services and products that are right for you. Nancy Lowe, CFCU member since 2001, has seen her financial situation improve since joining Community First.

"They've saved me a lot of money, and I'm comfortable with my money here. Community First is in excellent shape and I don't have to worry about a thing...which makes me feel good."



Nancy Lowe
Member/Owner

Just like Nancy, we can help make your money do more no matter what your situation. We will work with you to:

- Find the right deposit accounts to earn you the best rate on your money.
- Help you create a savings plan for upcoming and unexpected expenses with a savings account, holiday club, health savings account, automatic transfers, direct deposit and more.
- Show you ways to better manage your money with:
 - PC Home Banking and BillPayer—check account balances, transfer money and more.
 - BALANCE Financial Fitness—a free and confidential money management counseling service available online at www.communityfirstcu.com or by calling toll-free 1-888-456-2227.



We're here to make your finances stronger - stop in at any Community First location or call us at 920-830-7200 or toll-free at 1-866-273-2328.

You Can Afford to Buy a Home!

With mortgage rates at all-time lows, now is the perfect time to buy a home or refinance. Our safe lending practices have helped many members get the home they've always wanted.

We can help you get the home of your dreams with a mortgage you're comfortable with - talk to us today at any of our 15 branch locations or call 1-866-273-2328.

"We were just delighted with our home loan rate and the ease of getting our mortgage."

Neil Wilson, Member/Owner



FREE Home Buying Seminar! How to Get a Mortgage in Today's Changing Environment

Saturday, Feb. 14, 9-11 am
2626 S. Oneida Street, Appleton

Whether you're a first-time or repeat homebuyer, this seminar will help you learn about buying a home today including:

- the mortgage process
- how and why to get pre-approved
- selecting the right loan plan (Fixed or ARM)
- the importance of credit scores
- budgeting for home-ownership, and more!

This seminar is **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 to register.

Is College in Your Future?

Filling out the FAFSA?

We answer your questions about the Federal Stafford & Parent Plus Loan application. When applying, list Community First as your lender of choice.

Lender Name: Community First Credit Union

Address: 2626 S. Oneida Street, Appleton WI 54915

Lender Code: 826910

Alternative Student Loan from CFCU

Talk to us about the Community First Alternative Student Loan. It fills the gaps where Federal Loan and aid packages leave off. Use it for tuition, books and off-campus living expenses.

Community First's StudentSmart package makes banking at school easy.

Get started with these products and services now—then take them with you to school!

- FREE Student Checking
- FREE PC Home Banking & Online BillPayer
- FREE VISA Check Card
- Student Credit Card



FREE College Financing Seminar!

Do you have questions about applying for college, filling out the FAFSA or where to find scholarships?

College Planning & Financing Seminar
Monday, February 16
6-7:30 pm • Oneida St. Appleton

This seminar is 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 visit any branch to register.



Two Scholarship Opportunities!

- Nominate a high school student to win a **\$1,000 Youth Scholarship Award**, sponsored by Community First, which includes a \$1,000 donation to a charity of their choice. Visit www.celebratevolunteers.org for more information. **Nomination deadline is Feb. 22.**
- High school-age CFCU members can apply for one of four **\$1,000 scholarships** by writing an essay addressing the following topic:
"If credit unions did not exist, it would be necessary to create them because..."
For more information and contest rules, visit www.communityfirstcu.com. **Entries must be received before Feb. 16.**

A Message from the MEMBERS Financial Services Program*

Changing Jobs? Retiring?

Don't Leave your Retirement Plan Dollars Up in the Air

If you're changing jobs or retiring, you're in the midst of an enormous change. You should be seriously considering what to do with your money in your employer's pension plan, 401(k), 403(b)/TSA or 457 plan. After all, it's probably one of your biggest assets. The wrong move could cost you thousands, and greatly affect the quality of your retirement years.

Each decision has its pros and cons. Need help deciding which option is best for you? **Contact Bill, Jason, Jeff or Roree, the MEMBERS Financial Service Representatives serving the members of Community First Credit Union, at 920-830-7200 or 1-866-273-2328 for a no-cost, no-obligation consultation.**

The quality of your retirement years depends on it!

Generally, there are four options for your retirement plan:

1. Leave it in your former employer plan.
2. Transfer it to your new employer plan.
3. Roll it over to a traditional IRA.
4. Cash out and pay taxes and possibly penalties.

MEMBERS
FINANCIAL SERVICES
Located at Community First Credit Union*



Bill Bargholtz
Jason Buchinger
Jeff Garrett
Roree VanDuyne

Representatives Registered through CUNA Brokerage Services

Pay Bills and Win!

Win The Ultimate Home Office!

You could win a new home office when you use PC BillPayer between February 1 and March 31, 2009. 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. Get all the details about how YOU could win at www.communityfirstcu.com.

Learn How to Use PC Home Banking/BillPayer

Discover how to view account balances, transfer money between accounts, make loan payments and pay your bills—quickly and easily!

Oneida St., Appleton

Sat., Feb. 28, 8:15-10:15 am
Thurs., Mar. 5, 5:15-7:15 pm
Thurs., Mar. 12, 2-4 pm

Manitowoc

Sat., Feb. 21, 9-11 am
Thurs., Mar. 19, 5-7 pm

Other Locations

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

A Better Way to View your CFCU Statement

Beginning with your February 1st statement, your transaction information will be listed in **both date and check number order**. This member-requested enhancement will help you find your transactions more easily.

If you have any questions regarding your statement, please call us at 920-830-7200.



Reminder...

IRA Reminder Deposit funds by April 15, 2009 to maximize your IRA contributions for 2008 up to \$5,000, plus an additional \$1,000 catch up for those 50 and older. Questions? Call us at 920-830-7200 or toll-free at 1-866-273-2378.

Prepare for the Fox Cities Marathon with Pacesetters

Running 101: A Preparation and Training Design Class for Beginners

Saturday, Feb. 21, 10 am-12 pm
Saturday, Mar. 7, 1-3 pm
Downtown Appleton YMCA, Harwood Room

Whether you're planning on the 5K run/walk or a full marathon, you'll learn how to improve your fitness level and discuss:

- The importance of a training schedule
- The correct shoes and clothing
- And, how to have fun while training!

Space is limited sign up today – e-mail chad@pacesetters.org.



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
(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

