There is a movement underfoot. A movement that is breathing fresh life and pride into the Menasha community and we are there. In physical ways, like the 2016 opening of our downtown Menasha branch and community space. And in ways that are more behind the scenes, like sponsorship of the Boys & Girls Club, renovations to Calder Stadium and more.

Like Menasha, each of our 24 locations become part of the community fabric – from the relationships that are built inside to the ways that we get involved in community endeavors and organizations that strive to build brighter futures for the people they serve.
A letter from the 
PRESIDENT & CHAIRMAN

Every member-owner of Community First plays a key role in the success and growth of our credit union. You are the heart and soul of our organization — that is making a significant difference for each of you, for our local communities and for our world.

2016 was an extraordinary year. A year of peak earnings and growth, and a year of innovation, collaboration and - above all - community building.

Performing

Our credit union enjoyed outstanding results in 2016. We achieved record earnings resulting in an ROA of 11.5%, higher than $14.8 million in dividends in 2016, and we paid more in interest on deposit accounts. Members earned more than $76 million in dividends, a 21.4% increase over 2015.

Every member-owner from our local communities partakes in the success and growth of our credit union. And we are proud to be a part of the revitalization of downtown Menasha with the opening of our One Menasha Branch and Community Center in May of 2016. The branch will remain at Oneida Street and the building will house the Community First Insurance Center, Community First Advisors as well as a training and community center. We are also pleasure to introduce a new branch in Appleton at the Fox Valley Mall. We are helping to build economic stability in a way that is meaningful to our members, while providing work for local and regional businesses and our member-owners from our local communities.

Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards. Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards. Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards. Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards. Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards. Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards. Your credit union adopted EMV Chip technology in 2016, replacing more than 117,000 debit cards.

Building A Future Together

Community First is a financial cooperative, and you’re not just someone who banks here. As the leader in financial performance, we are building for yourself, your fellow members and your community. Unlike all of the Board of Directors and our entire team, your life is the only one you are2

Fundraising

In 2016, we began a process to replace all of our legacy computer systems. The new systems will allow us to offer members faster, more convenient and more secure online and mobile banking. The new systems will make Community First the financial cooperative of the future.

Community First is our financial cooperative, and you’re not just someone who banks here. As the leader in financial performance, we are building for yourself, your fellow members and your community. Unlike all of the Board of Directors and our entire team, your life is the only one you are engaged in. We work with our communities and member-owners to provide work for local and regional businesses and our member-owners from our local communities.

Community First has been recognized for the 8th consecutive year in the top 10 credit unions nationally for financial strength and efficiency. This ranking is published by Building, an independent national financial newsletter. They also rank us one of the top 10 credit unions with the lowest ratio of non-performing loans. Community First is one of the few credit unions that measures our capacity to provide tangible and intangible benefits to our members. The bank has three financial stability measures: Return on Assets (ROA), Return on Equity (ROE) and 90-day Net Write-Offs (NWR) & Fewer (compared to national averages) and ROA and ROE of 11.5%.

In 2016, we initiated a process to replace all of our legacy computer systems. The new systems will allow us to offer members faster, more convenient and more secure online and mobile banking. The new systems will make Community First the financial cooperative of the future.

Financial strength

In 2016, we were recognized for the 8th consecutive year in the top 10 credit unions nationally for financial strength and efficiency. We achieved record earnings resulting in an ROA of 11.5%, higher than $14.8 million in dividends in 2016, and we paid more in interest on deposit accounts. Members earned more than $76 million in dividends, a 21.4% increase over 2015.

Today a member made a deposit into a savings account for their child’s education. Tomorrow a couple is meeting with one of our financial advisors to plan for their retirement. Next week a family will close on the mortgage for their first home. Right now — every member’s deposit and every member’s loan is working together, to create the future they’ve been dreaming of.

We are building a future together.

Community First was recognized for the 8th consecutive year in the top 10 credit unions nationally for financial strength and efficiency. This ranking is published by Building, an independent national financial newsletter. They also rank us one of the top 10 credit unions with the lowest ratio of non-performing loans. Community First is one of the few credit unions that measures our capacity to provide tangible and intangible benefits to our members. The bank has three financial stability measures: Return on Assets (ROA), Return on Equity (ROE) and 90-day Net Write-Offs (NWR) & Fewer (compared to national averages) and ROA and ROE of 11.5%.

In 2016, we began a process to replace all of our legacy computer systems. The new systems will allow us to offer members faster, more convenient and more secure online and mobile banking. The new systems will make Community First the financial cooperative of the future.

Financial strength

In 2016, we were recognized for the 8th consecutive year in the top 10 credit unions nationally for financial strength and efficiency. We achieved record earnings resulting in an ROA of 11.5%, higher than $14.8 million in dividends in 2016, and we paid more in interest on deposit accounts. Members earned more than $76 million in dividends, a 21.4% increase over 2015.

Today a member made a deposit into a savings account for their child’s education. Tomorrow a couple is meeting with one of our financial advisors to plan for their retirement. Next week a family will close on the mortgage for their first home. Right now — every member’s deposit and every member’s loan is working together, to create the future they’ve been dreaming of.

We are building a future together.