



Here for Everyone. *Committed to You.*

WINTER 2017

UPDATE

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Online at **CFCUA.COM**

CardValet

Take control of your Debit Card with the CardValet App. Our new CardValet app lets you control your debit card, save time and gain peace of mind knowing you can control your card with the phone in your pocket.

CardValet lets you:

- Turn your debit card on and off.
- Establish transaction controls for dollar amount limits, merchant categories and geographic locations.
- Receive alerts when your debit card is used, approved or exceeds the transaction controls set by you.
- Stay informed of potential fraud with alerts on attempted, declined transactions.
- Get real-time balances for your accounts.

Get Started Today!

Download the CardValet app for your Apple iOS or Google Android device.

Make this one
Magical!



Holiday Loans up to \$2,500
No Payments for 60 Days

Apply for a **Community First Holiday Loan** today and you can get up to \$2,500 to spend on anything you want to create an unforgettable holiday.



*Offer based on creditworthiness. Borrower must qualify. Rates are subject to change without notice. Offer ends February 28, 2017. See loan officer for complete details and to apply.

61st ANNUAL MEETING SCHEDULED For Monday, March 13, 2017

Call for Nominations

Members will elect three (3) board directors at this year's Annual Meeting. Current director seats held by Mark Astorino, Steve Cervas and Alanna Dames expire. All three are running for re-election.

Any member, in good standing, who wishes to run for the board may pick up an application at the credit union office. It must be completed and returned no later than Friday, February 16, 2017. No nominations will be accepted from the floor at the Annual Meeting.

The board director: represents the membership; provides overall direction by creating policies for the staff to follow; and hires, directs and holds accountable the Manager/CEO.

61st Annual MEETING

COMMUNITY FIRST
CREDIT UNION

ANNUAL MEETING
Monday Evening March 13, 2017, 6:30 pm

Edgewood Senior High School
Blake Road, Ashtabula, OH

Join your fellow members for a short
business meeting re-capping 2016
and plans for 2017,
valuable prize drawings and refreshments.

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What Can The AskAuto App Do For You?

The AskAuto app can help simplify your vehicle buying experience.

- Scan VINs to get average retail cost and EPA mileage estimates on cars you like.
- Compare, rank and save notes on vehicles you might want to buy.
- Learn which loans might work best for you.
- Apply for a loan anytime, anywhere using your smartphone.

Buying a car?

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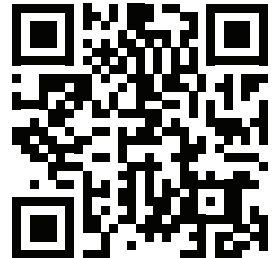
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Want to take the AskAuto app for a test drive?

Scan to download today or search for the AskAuto app in your app store. Be sure to select us on the app's start up screen.



Use No-Fee ATMs all over town!

Withdrawing money from an ATM can be expensive. Surcharges and fees can cost as much as \$3.50 per transaction.

As a member of Community First Credit Union, you can withdraw cash at dozens of surcharge-free ATMs in and around Ashtabula County. And you have access to thousands more surcharge-free ATMs when you travel across Ohio and the United States.

If you use ATMs frequently, you could save a lot of money with your Community First ATM/Debit Card!

Locally, you can find surcharge-free ATMs at Sheetz Convenience Stores, CVS Pharmacies, Grumpy Grandpas Git & Go Convenience Stores, Wal-Mart, and many local financial institutions. You can look for ATMs displaying logos for Alliance One, CU24 ATM, AllPoint, and MoneyPass networks on any ATM. You can also find locations online on our ATM map.

IRAs – Safe & Sound



It's Retirement Investment Planning time again. Traditional or Roth, and how about an IRA Rollover? With our Certificates your principal does not fluctuate and is federally insured to \$250,000 by NCUA, a federal agency. It's not too late to start or contribute to your IRA for the 2016 tax year. You have until April 15, 2017. The sooner you start your 2016 IRA the longer it has to grow. Make plans to take advantage of this safe & sure way to build for your retirement. Stop in or call today, 997-5919 press 2.

