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# WINTER 2009 QUARTERLY UPDATE

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Online at [hereforeveryoneonline.com](http://hereforeveryoneonline.com)

## We have a new name and a new look, but the same great service.

I want you to be one of the first to know about some exciting news regarding the Ashtabula County School Employees Credit Union. As of December 1st, 2009, our name was officially changed to Community First Credit Union. Please know that this new name and a new logo are the only things that are changing. We are under the same management and the same board of directors. Nothing else has changed! For some time, we have attempted to communicate to the people of Ashtabula County that we are here to serve their financial needs. However, the previous name made that a difficult message to get across to the public. Therefore, the board of directors and our management team felt a name change was the best way to help people understand that we're not limited to serving the needs of only school employees and other select groups.

The fact is we've been open to the community at large for the past four years. I want you to know just how committed we are to you. You are the reason we exist and we will continue to do everything possible to make sure your financial needs are being met. Thank you for your business and your partnership with us. And please, if you have any questions or concerns call me, or one of our managers. We will be happy to answer your questions. You can be assured that your credit union will be the same - nothing but the name has changed. You will also notice some physical updates taking place inside and outside of our building. Please bear with us as we make these improvements to serve you better. Thank you for your continued support.

-Mike Riesterer, CEO

## Press Release Community First Credit Union A Sense of Security in an Insecure World

December 2009: BauerFinancial, Inc. is pleased to announce that Community First Credit Union, Ashtabula, Ohio has earned its highest 5-Star Superior Rating for financial strength and stability. The 5-Star Superior Rating is based on the overall financial picture of the credit union and indicates that Community First Credit Union is one of the strongest in the nation. In fact, this represents the 59th consecutive quarter that Community First Credit Union has earned this honor.

Your credit union is very proud that we maintained this Superior rating during this very difficult year. Thank you for your support and continued confidence in Community First.

BauerFinancial, Inc. Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can they elude it. Consumers may obtain star ratings by visiting [www.bauerfinancial.com](http://www.bauerfinancial.com).



## Call for Nominations for the Board of Directors

There are two (2) seats on the board up for election in 2010. Directors serve three year terms. They attend meetings at least monthly and are required to complete annual education and training sessions.

The purpose of the board is: to represent the membership; to provide over-all direction by creating policies for staff to follow; and to hire, direct, and hold accountable the Manager/CEO.

Any member in good standing who wishes to run for the board may pick up a director application at the credit union office. It must be returned no later than Friday, February 5, 2010. No nominations will be accepted from the floor at the Annual Meeting scheduled for March 22, 2010.



### Community First Credit Union

**ANNUAL MEETING**

**Monday Evening**

**March 22, 2010, 7:30 PM**

**Edgewood Senior High School  
Blake Road, Ashtabula, OH**

**Join your fellow members for a short  
business meeting recapping 2009 and  
plans for 2010, valuable prize  
drawings and refreshments.**

Clip and Save \* Clip and Save \* Clip and Save

Clip and Save \* Clip and Save \* Clip and Save

## Year End **CLEARANCE**

Used Auto Sales Event



Haggle-free buying. Worry-free ownership.<sup>®</sup>



We'll give you  
**Blue Book<sup>®</sup>**  
Trade-In Value  
on your vehicle  
**PLUS \$1000!**

**OR, Choose One Of These Great Offers!**

First Payment Is On Us Up To \$250!<sup>2</sup>

\$250 Savings Account Deposit!<sup>3</sup>

\$250 Gas Card!<sup>4</sup>

Upon used vehicle purchase from Enterprise Car Sales.

**December 26 - January 31, 2010**

**Brook Park**

18301 Brookpark Rd.  
216 898-5700

**Bedford**

19500 Rockside Rd.  
440 735-2030

**Canton**

5020 Whipple Ave NW  
330 493-2500

Trade-In values obtained from © 2009 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1000 is not available on vehicles without a Blue Book Trade-In Value. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid from 12/26/09 - 1/31/10. <sup>2</sup> Vehicle must be financed for 60 months or more to qualify for payment offer. Enterprise Car Sales will make the first payment on the payment due date up to \$250 on members behalf after vehicle is financed. Offer valid 12/26/09 - 1/31/10. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. <sup>3</sup> Enterprise Car Sales will deposit \$250 to your Credit Union savings account within 30 days of financing the vehicle. Cannot be combined with other offers. <sup>4</sup> \$250 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offers valid only on Enterprise vehicles purchased 12/26/09 - 1/31/10. Offers void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Offers not valid on previous purchases.

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Preview our great selection of quality used vehicles at [cuautodeals.com](http://cuautodeals.com)

## Our Members and Employees Share Their Holiday Spirit

### Children's Services of Ashtabula County

received over 80 Hats, Gloves,  
Mittens and Scarves and 165 pairs  
of socks donated at the credit  
union in December.



### Ashtabula Dream Center

was supplied with ten boxes  
of non-perishable food items donated at the credit  
union in December.

Thank You, Members & Staff!

## Northeast Ohio Chapter of Credit Unions Scholarship Program

Once again your credit union is participating in this scholarship program to assist members with paying college tuition expenses. The Northeast Chapter is proud to announce it will be awarding (3) three scholarships, totaling \$3,500 to students in our chapter area. To qualify, an applicant must be at least a high school senior, in pursuit of post-secondary education of any kind, including professional, vocational, and academic studies not limited to colleges and universities.

**STRESSED?**  
ABOUT PAYING FOR COLLEGE?

SCHOLARSHIPS ARE AVAILABLE  
from your local chapter of credit unions.

Apply for a credit union grant scholarship to  
assist with paying your college tuition expenses.

See your guidance counselor or local credit union  
for more information.

AMERICA'S  
CREDIT UNIONS  
Where people go with more than money.™

Applications are available at the credit union office. All scholarship applications must be post marked by February 12, 2010 to qualify. The Chapter scholarships will be awarded on March 16, 2010. Our Chapter will then send the first place winner/applicant on for the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which will award five \$2,500 scholarships. Details regarding the scholarship and its criteria can be found on the application.

## IRAs - Safe & Sound

It's Retirement Investment Planning time again. Traditional or Roth, and how about an IRA Rollover? The financial markets are shaken and many mutual funds investing in stocks and even some bonds have suffered huge losses. Credit Union Share Certificates are performing well. Lock-in a rate you like for the term you like. Your principal does not fluctuate and is federally insured to \$250,000 by the NCUA, a federal agency. It's not too late to start or

contribute to your IRA for the 2009 tax year. You have until April 15, 2010. The sooner you start your 2010 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 1, then press 3.

