

THE COMMUNICATOR

IN THIS ISSUE : Tips To Handle Phishing & New Business Services

2009 YEAR END REVIEW

HAFA ADAI FELLOW MEMBERS

As 2009 has ended, it is appropriate to look back at the progress made by our company. 2009 began with much anxiety and nervousness about the state of the global economy. On Guam, although being somewhat insulated by the more dramatic effects of a global meltdown, we still felt the effects of a recession, and the impact of the H1N1 pandemic. However, someone once said "Standing still in today's world is going backwards," and I am happy to report that our team has forged ahead despite the urge to "hunker down". In July, we welcomed the opening of our newest Member Center in Tamuning. This 10,000 square foot space is the home to our entire lending platform. Included in this opening was the strengthening of our business loan products. Through the next 12 months we are confident that we will continue to build on a growing book of business relationships. Also included in Tamuning is our entire mortgage team. The team, along with a newly created Call Center are all conveniently located under one roof to provide you with the most competitive products on island.

Following on the new center was a major overhaul of our core processor. This major upgrade in our system was an 18 month project coming to final fruition. Months spent in planning resulted in seamless execution and a computer system that will take us well into the future, even as technology improves and evolves.

Finally, and most importantly, we grew relationships in 2009 as more and more members found value in our company. The trust you've given to us is truly appreciated. We know that you had other institutions to choose from and we are honored that you chose us. So, on behalf of the Board of Directors and the entire team of Community First, **I wish you a very safe and prosperous new year.**


 — Gerard A. Cruz
 President & CEO





INTRODUCING

CF Business Services

Your business can benefit from the same commitment to service, value and convenience that Community First members have enjoyed for more than 45 years! Community First is a full-service financial institution for your Community First business with choices in business checking, loans, lines of credit, debit cards and depository services.

At Community First, we offer a variety of financial solutions to help your business succeed and help you manage, protect and grow your business. Loans and lines of credit can be designed for any business type, size and need - providing funds for major changes or cash to help even out seasonal fluctuations.

See how your business or organization can benefit with Community First:

- Business checking with dividends
- Free Business Visa Check Cards for convenient payment of business expenses
- Fewer - and lower - fees
- 24/7 depository services - and free deposit supplies!
- Competitive rates and fees on loans and lines of credit

Business Share Savings Account

Your business share savings account has a minimum balance requirement of \$100 and can be established simultaneously with a primary business share checking account is opened.

Business Share Checking Solutions

You can choose from three different business checking solutions that earn dividends and is right for your business. Our checking solutions offer a feature-rich, low cost account fit for a business with low-to-moderate transaction activity to a platform for businesses with moderate-to-higher transaction activity.

Business Loans and Lines of Credits

From time to time every business needs money to grow and expand, and Community First has a variety of solutions to help you meet those growing needs. We offer affordable loan options to help you maintain and grow your business. From term loans to lines of credit, business VISA Credit Card, we'll finance your company's needs - vehicle, machinery, real estate and more.

Dividend Rates

As of Jan 1, 2010 - Jan 31, 2010 | Subject to change. Call for updates.

Account Name	Dividend Rate	APY	Dividend Period
Sharemaster	0.750%	0.750%	Monthly
Sharemaster, No Dividend	0.000%	0.000%	NA
Sharemaster, Joint	0.750%	0.750%	Monthly
Smartcheck	0.100%	0.100%	Monthly
Smartcheck, No Dividend	0.000%	0.000%	NA
Smartcheck Basic	0.050%	0.050%	Monthly
Smart Check Plus	0.100%	0.100%	Monthly
Smart Check Plus w/ Direct Deposit	0.100%	0.100%	Monthly
Smartcheck Prime- \$0 to \$5K	0.200%	0.200%	Monthly
Smartcheck Prime- \$5k to \$25K	0.300%	0.300%	Monthly
Smartcheck Prime- \$25K to \$50K	0.500%	0.500%	Monthly
Smartcheck Prime- Greater than \$50K	0.750%	0.750%	Monthly
Smartcheck Prime w/ DD- \$0 to \$5K	0.200%	0.200%	Monthly
Smartcheck Prime w/ DD- \$5k to \$25K	0.300%	0.300%	Monthly
Smartcheck Prime w/ DD- \$25K to \$50K	0.500%	0.500%	Monthly
Smartcheck Prime w/ DD- Greater than \$50K	0.750%	0.750%	Monthly
Money Market Share Acct < \$2500.00	0.2500%	0.2500%	Monthly
Money Market Share Acct \$2,500.00 to \$49,999.99	0.5500%	0.5500%	Monthly
Money Market Share Acct \$50,000.00 to \$99,999.99	1.2500%	1.2600%	Monthly
Money Market Share Acct \$100,000.00 and \$499,999.99	1.8000%	1.8200%	Monthly
Money Market Share Acct \$500,000.00 and Up	2.1000%	2.1200%	Monthly
Holiday Club	0.3000%	0.3000%	Monthly
12-month IRA Certificates - Traditional/Roth (\$100K & over)	2.2500%	2.2500%	Quarterly
12-month IRA Certificates - Traditional/Roth (below \$100K)	2.0500%	2.0500%	Quarterly
18-month IRA Certificates - Traditional/Roth (\$100K & over)	2.3500%	2.3400%	Quarterly
18-month IRA Certificates - Traditional/Roth (below \$100K)	2.1000%	2.0900%	Quarterly
24-month IRA Certificates - Traditional/Roth (\$100K & over)	2.5000%	2.4700%	Quarterly
24-month IRA Certificates - Traditional/Roth (below \$100K)	2.2500%	2.2300%	Quarterly
36-month IRA Certificates - Traditional/Roth (\$100K & over)	2.6000%	2.5300%	Quarterly
36-month IRA Certificates - Traditional/Roth (below \$100K)	2.3500%	2.2900%	Quarterly
1-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	0.9000%	0.9000%	At Maturity
1-Month Share Certificate/ Dividend @ Maturity (below \$100K)	0.6500%	0.6500%	At Maturity
2-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	1.0000%	1.0000%	At Maturity
2-Month Share Certificate/ Dividend @ Maturity (below \$100K)	0.7500%	0.7500%	At Maturity
3-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	1.7500%	1.7600%	At Maturity
3-Month Share Certificate/ Dividend @ Maturity (below \$100K)	1.5000%	1.5100%	At Maturity
6-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	2.0000%	2.0100%	At Maturity
6-Month Share Certificate/ Dividend @ Maturity (below \$100K)	1.7500%	1.7600%	At Maturity
9-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	2.1250%	2.1250%	At Maturity
9-Month Share Certificate/ Dividend @ Maturity (below \$100K)	1.9000%	1.9000%	At Maturity
12-Month Share Certificate/ Dividend @ Maturity (\$1M & over)	2.5000%	2.5000%	At Maturity
12-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	2.2500%	2.2500%	At Maturity
12-Month Share Certificate/ Dividend @ Maturity (below \$100K)	2.0500%	2.0500%	At Maturity
18-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	2.3500%	2.3400%	At Maturity
18-Month Share Certificate/ Dividend @ Maturity (below \$100K)	2.1000%	2.0900%	At Maturity
24-Month Share Certificate/ Dividend @ Maturity (\$100K & over)	2.5000%	2.4700%	At Maturity
24-Month Share Certificate/ Dividend @ Maturity (below \$100K)	2.2500%	2.2300%	At Maturity

Call 472-8210 for current Share Certificate Specials!

CommTEL 24/7 Phone Access: 472-5783 | CommTEL (toll free): 1-877-472-5783

Hagatña Member Service Center:
PNB Building, 1st Floor, 238 AFC Flores
Street Suite 102, Hagatña, Guam 96910

Dededo Member Service Center:
Compadres Mall, Harmon Loop Road
Suite A1/A2 Dededo, Guam 96929

Tamuning Member Service Center:
305 Chalan San Antonio Road
Tamuning, Guam 96913



INTERNET PIRATES ARE TRYING TO STEAL YOUR PERSONAL INFORMATION

You have the Power to Stop Them. Here's How:

In order to protect yourself from Identity Theft and 'Phishing' (pronounced 'fishing') where thieves are attempting to steal your personal financial information and do damage to your personal reputation:

- 1.** Never provide personal financial information, including your Social Security number, account numbers or passwords over the phone or the Internet if you did not initiate the contact. CFGFCU would NEVER ask you for your passwords;
- 2.** Never click on the link provided in an e-mail you believe is fraudulent;
- 3.** Do not be intimidated by an e-mail or caller who suggests dire consequences if you do not immediately provide or verify financial information;
- 4.** If you believe the contact to be legitimate, go to the company's website by typing in the site URL address directly instead of a link provided in an email;
- 5.** If you fall victim to an attack, act immediately to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely;
- 6.** Report suspicious emails or calls to the Federal Trade Commission through the Internet at www.consumer.gov/idtheft, or by calling 1-877-IDTHEFT.

COMMITTEE PROFILE: NOMINATION COMMITTEE



Felice Meeks

Member of the Board of Directors for more than 6 years Retired Civil Service employee Chairperson of Nominations Committee. Committee is responsible for cultivating a group of motivated individuals to

serve as volunteers or officials of the Credit Union. The committee ensures that potential officials meet a minimum criteria to serve and that they will make positive contributions to the CU. Avid bowler and a loving wife to her husband Bill.



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