

THE COMMUNICATOR

Pay your bills online, for FREE

BillPay Service is now free and accessible thru CommuNETe Access

Sign up for the new BillPay Service thru your CommuNETe Access logon. Once you are logged in, click on the BillPay tab. You will need to read and accept the Pay Service Agreement and Disclosure. You can then enter your Account Setup Information.

Once you receive an email confirming your BillPay Service, enter your payees' information and begin scheduling your payments. Use your FREE Bill Pay Service to schedule one-time or recurring payments for the dates and amounts you desire. You can pay anyone at anytime. Eliminate the tedious task of writing and mailing

checks each month, paying postage, and possibly forgetting to pay some bills.

Let your computer do the work for you!

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President's Message

Hafa Adai Members,

This year seems to be speeding by. In a few weeks summer of 2010 will be over and we will again be focused on the opening of a new school year and the upcoming holiday season. But before I forget, I want to take this opportunity to congratulate our re-elected members of the Board and 2010 Board Officers recently elected during our Annual Meeting in May.

2010 is shaping up to be another strong year for the company. We have launched new and exciting products in our member business department.

These new products include an on-line banking feature specifically built for the business owner and new business checking accounts. We've also improved our bill pay service for our members by including it in our on-line banking product. Now if you are already an on-line banking user, all you need to do is set up your bill payments. Best of all it is FREE. Call our Call Center today at 472-8210 for more information about this and other products designed to provide solutions.

Just a reminder, mortgage rates are at a historical low. If you are considering a refinance or purchase, do not delay because you may miss out on a great mortgage program with Mortgage Solutions by Community First.

And finally, we have redesigned our debit card and will be launching this in the next few weeks. If you'd like a new card, please contact any one of our Service Centers for more information. As always, I am honored you've decided to do business with us, and I look forward to continuing to build on the financial relationship we've developed.

Senseramente,
Gerard A. Cruz
President and CEO



Community First Spirit: Employees of Community First and their families raise over \$4k for Relay for Life

**COMMITTEE MEMBER
HIGHLIGHT: Elizabeth
Cena, Supervisory
Committee**



Ms. Elizabeth Cena is the current Chairperson of the Supervisory Committee whose responsibility is to determine whether the operation of the Credit Union is carried out in accordance with all applicable laws and government regulations. The Supervisory Committee oversees and reviews all aspects of the Credit Union to determine that it is being managed soundly and that members' assets are being adequately safeguarded.

Ms. Cena passed the Philippines Licensure

examination for CPA in Manila, Philippines. Ms. Cena brings with her over twenty-five (25) years of work experience in the field of Accounting, Auditing, Taxation, Insurance Accounting, Management Advisory Services, and Investigation and Legal Research.

She is a CMA candidate and currently adjunct instructor of Accounting and Finance at University of Phoenix and University of Maryland, Andersen AF Base. Ms. Cena holds a Bachelor of Science in Professional Accountancy, Bachelor of Laws degree (LLB) and Master's degree in Public Administration and another Masters of Science Degree in Management and Human resources from Troy State University.

Ms. Cena is currently employed with the Retails and Sales Support at Exxon Mobil Guam, Head Office in East Agana. She is involved in other civic community activities as Advocate of VARO and also a talk show host for a local radio station on Guam.

How to Reach Us

Mailing Address

238 AFC Flores St., Suite 102
Hagatna, Guam 96910

Call Center

(671) 472-8210

Fax Number

(671) 477-5522

Member Service Centers

HAGATNA

DNA Building
238 AFC Flores St., Suite 102

TAMUNING

305 Chalan San Antonio Road

DEDEDO

Compadres Mall
Harmon Loop Road Suite A1

Business Hours

Monday to Thursday | 9am - 5pm
Friday | 9am - 6pm
Saturday | 9am - 12pm
Sunday & Holidays | Closed

Email

emailus@communityfirstfcu.com

Website

communityfirstfcu.com

BOARD OF DIRECTORS

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Isabel Dydasco, Member
Jackie Peredo, Member
Imelda Zimara, Member

INTERNAL AUDITOR

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