



COLLABORATION | CONTINUOUS IMPROVEMENT | COMMITMENT TO MEMBERS

ANNUAL REPORT 2018

COMMUNITY FIRST
Credit Union
Love Where You Bank



Federally insured by NCUA

Community First Credit Union

Established

Since 1935, the story of Community First has unfolded from our launch in a high school basement as the Duval County Teachers Credit Union, to a 19-branch, more than 134,000-member financial institution open to all residents in Baker, Brevard, Broward, Clay, Duval, Flagler, Indian River, Lake, Martin, Nassau, Orange, Palm Beach, Putnam, Seminole, St. Johns, St. Lucie, and Volusia.

Founder

Raymond A. Vinson

Our Mission

To provide financial solutions for every stage of life

Our Core Values

- Collaboration
- Commitment to Members
- Community Focus
- Continuous Improvement
- Creating Trust
- Creativity and Innovation

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Community Focus

For the second year in a row, runners from Jacksonville, Florida and beyond gathered to make some room for sweet potato casserole by participating in the Community First Thanksgiving Day Classic! More than 2,500 people participated by running in the Half Marathon, 5k, and the 1-mile Turkey Trot.

BOARD OF DIRECTORS AND AUDIT COMMITTEE

The board of directors is responsible for ensuring your credit union is operating safely and soundly and creating a solid financial foundation for the institution. We also establish policies and procedures for the leadership to implement for improved operations and service.

Board of Directors



ELVIA WILLIAMS
Chair of the Board
Communications
Coordinator,
JEA



SCOTT BENNETT
Vice Chair
Associate
Vice President,
Administration
& Finance, UNF



BETTIE ADAMS
Secretary
Retired,
Assistant Professor
of Accounting
& Finance, UNF



ELLEN PAIGE
Treasurer
Executive Director,
Budgeting & Business
Operations, JU



MARSHA COARSEY
Retired,
Duval County
Public Schools



BRUCE DOUECK
Realtor,
Watson Realty Company



WILLIAM PERMENTER
Retired,
Duval County
Public Schools



MALINDA PRUDENCIO
Vice President,
Risk Control
& Chief Risk Officer,
The Energy Authority



DR. BRENDA R. SIMMONS-HUTCHINS
Retired,
FSCJ
Independent
Educational Consultant

Audit Committee



BRUCE DOUECK
Chair
Realtor,
Watson Realty Company



GINA EUBANKS
CIA, CISA, CRMA, CCSA
Governance Advisor,
Eubanks Risk Consulting,
LLC



JOHN JOLLY
CPA
Retired,
Captain USNR



ALAN LOVETT
Vice President,
Internal Audit Services,
Advanced Disposal



CHANTELLE QUICK
CPA
Senior Vice President,
Controller, Stein Mart



Community Focus

We provide support to local community teams and venues, such as the Jacksonville Jumbo Shrimp, Jacksonville Zoo and Gardens and the Jacksonville Icemen.



Oakleaf



Fleming Island



Yulee



Beach

CHAIR OF THE BOARD'S REPORT | ELVIA WILLIAMS

On behalf of the volunteer board of Community First Credit Union, thank you for supporting locally based financial services. We continue to grow because of your support of our mission to provide financial solutions for every stage of life and our vision to improve members' lives while building strong and vibrant communities. As your newly elected Board Chair, I am proud to help present our 2018 Annual Report.

The board of directors is responsible for ensuring your credit union is operating safely and soundly and creating a solid financial foundation for the institution. We also establish policies and procedures for the leadership to implement for improved operations and service.

In addition to providing outstanding financial products and services, our commitment to enhancing life in the communities we serve is unparalleled. I have personally been a member of the credit union since the mid-1980s and started my volunteer service to the credit union in 2009. In addition to serving on the board, I have also chaired the Raymond A. Vinson Scholarship Committee, the Financial Literacy Committee, and the Core Values Committee. As a result, I can attest to the many ways this credit union helps improve quality of life across the region. One of my proudest moments was serving on the board in 2013 when the credit union created the Community First Cares Foundation.

In 2018, I was especially proud to watch Community First Credit Union expand its branch network by opening a new branch at Oakleaf Town Center, opening the newly built Fleming Island branch, opening a relocated Yulee branch, and unveiling the renovated Jacksonville Beach branch.

Our community involvement remains supreme, with new initiatives in 2018, such as the launch of the first-ever Jumbo Shrimp Debit Card. We also continued our commitment to providing the community with affordable ways to experience local fun. Sponsoring the Jacksonville Zoo and partnering with the Museum of Science and History (MOSH) are just two examples of how we enhanced the lives of both members and non-members residing on the First Coast.

The Community First Cares Foundation worked with the Cultural Council of Greater Jacksonville to award local artists with grants, supported the Women's Center of Jacksonville, and provided local teachers with financial support. In 2018, the Foundation awarded a grant to the Nassau County Education Foundation and funded Champions for Children grants to teachers in St. Johns County. I am proud of the philanthropic work we do and look forward to watching this grow in the coming years.

Community First Credit Union, a not-for-profit owned by our members, undergoes regular examinations by state and federal regulatory agencies. We also employ a third-party independent audit firm to ensure compliance. We have included an audit summary in the annual report. I think you will find that our policies and procedures have resulted in an exceptionally well-managed, financially secure institution.

We would not be the organization we are today without the support of our members. Thank you for your loyal membership. I look forward to working with the board and our CEO to help you continue to **Love Where You Bank.**

Sincerely,
Elvia Williams, Chair of the Board 

THE COMMUNITY FIRST CARES FOUNDATION

The Community First Cares Foundation helps support transformational change in our region. We fund high impact projects that build healthy communities by improving our educational system, enhancing financial literacy, and supporting programs that improve quality of life on the First Coast.

In 2018, the Community First Cares Foundation helped fund many meaningful projects and programs.



Since 2013, donations from our Board of Directors, partners, employees, and members have helped our foundation provide nearly **\$400,000 in charitable funding** right here on the First Coast.



CULTURAL COUNCIL OF GREATER JACKSONVILLE

In 2018, the Community First Cares Foundation embarked on a yearlong partnership with the Cultural Council of Greater Jacksonville. The partnership included support for a professional development workshop for artists, facilitated by the Cultural Council of Greater Jacksonville and other community stakeholders. The workshop, titled "Entrepreneur Symposium for Creatives: Every Artist is a Small Business," was held at the Ritz Theatre and Museum in downtown Jacksonville. In addition to sponsoring the event, the foundation supported Jacksonville's creative community by offering fifteen (15) individual artist grants for \$1,000 each.

THE COMMUNITY FIRST CARES FOUNDATION



THE MONIQUE BURR FOUNDATION

We continued our support of the Monique Burr Foundation (MBF) with a \$10,000 grant to expand its important safety curriculum to all middle schoolers in our region. MBF Teen Safety Matters™ is a comprehensive, research-based, prevention education program that educates and empowers teens and all relevant adults with information and strategies to prevent, recognize, and respond appropriately to bullying and cyberbullying.

JACKSONVILLE PUBLIC LIBRARY FOUNDATION

The 2018 Summer Learning program, implemented throughout Jacksonville's 21 public library branches, was a huge success. The goal of this reading program is to reduce the effects of the "summer slide" — students losing educational ground they gained the previous school year while they're on summer break. Community First Cares Foundation helped local children participate in Summer Learning through a donation of \$8,401. Every \$5 donated helped offset the cost for one child to attend the summer programs at neighborhood branches.

THE GIVING CLOSET PROJECT

We continued our support of Jacksonville's first and only physical closet housed in a Duval County Public School for students who need clothing, shoes, hygiene items, and other basic supplies that we often take for granted.

WE CARE

The Community First Cares Foundation provided a third-year grant to help We Care continue their important health and wellness program, including a part-time community health worker who advocates for patients and their healthcare when no one else can or will. Without the community health worker, many patients would have nowhere to turn when their medications run out and their pantries become empty.

WOMEN'S CENTER OF JACKSONVILLE

In July, the Women's Center of Jacksonville received \$15,000 in funding to counsel survivors of sexual assault through the organization's new Sexual Assault Forensic Exam (SAFE) Center on Emerson Street. The donation from Community First Cares Foundation to the SAFE Community Initiative is the first from a financial institution and shows Community First's commitment to Northeast Florida survivors of sexual assault.

INVESTING IN KIDS - INK!

The Community First Cares Foundation, in conjunction with Investing in Kids (INK!), awarded the inaugural Champions for Children classroom innovation grants. The Foundation provided \$10,000 total for this year's grant cycle. Teachers applied for funding in a competitive application process. Ten teachers in St. Johns County each received a \$1,000 grant in November to support innovative classroom projects. Each of the ten winners was then entered into the grand prize competition, an additional \$2,500 grant for his or her classroom project. This grand prize was awarded at the Teacher of the Year event in January 2019.

FREED2RUN/JAX AREA LEGAL AID

Community First was proud to participate in an amazing relay team event, Freed to Run, which covered six marathons (157 miles) in six days (December 2-7) with various teams covering the distance from the Florida Supreme Court in Tallahassee all the way to the Duval County Courthouse in Jacksonville. Five courageous Community First runners joined the cause and ran a single marathon on December 4. They ran from the Madison County Courthouse to the Suwannee County Clerk of the Circuit Court joining Mike Freed, who ran all six marathons in six days to benefit Jacksonville Area Legal Aid (JALA). All Freed to Run donations went to the JALA Endowment for the Northeast Florida Medical Legal Partnership (NFMLP), through which healthcare professionals and institutions collaborate with attorneys to produce better outcomes for children with medical conditions. The Community First Cares Foundation matched all Community First employee donations and the Baptist Health Jacksonville Foundation provided a 125 percent match on all donations.

BASCA, INC.

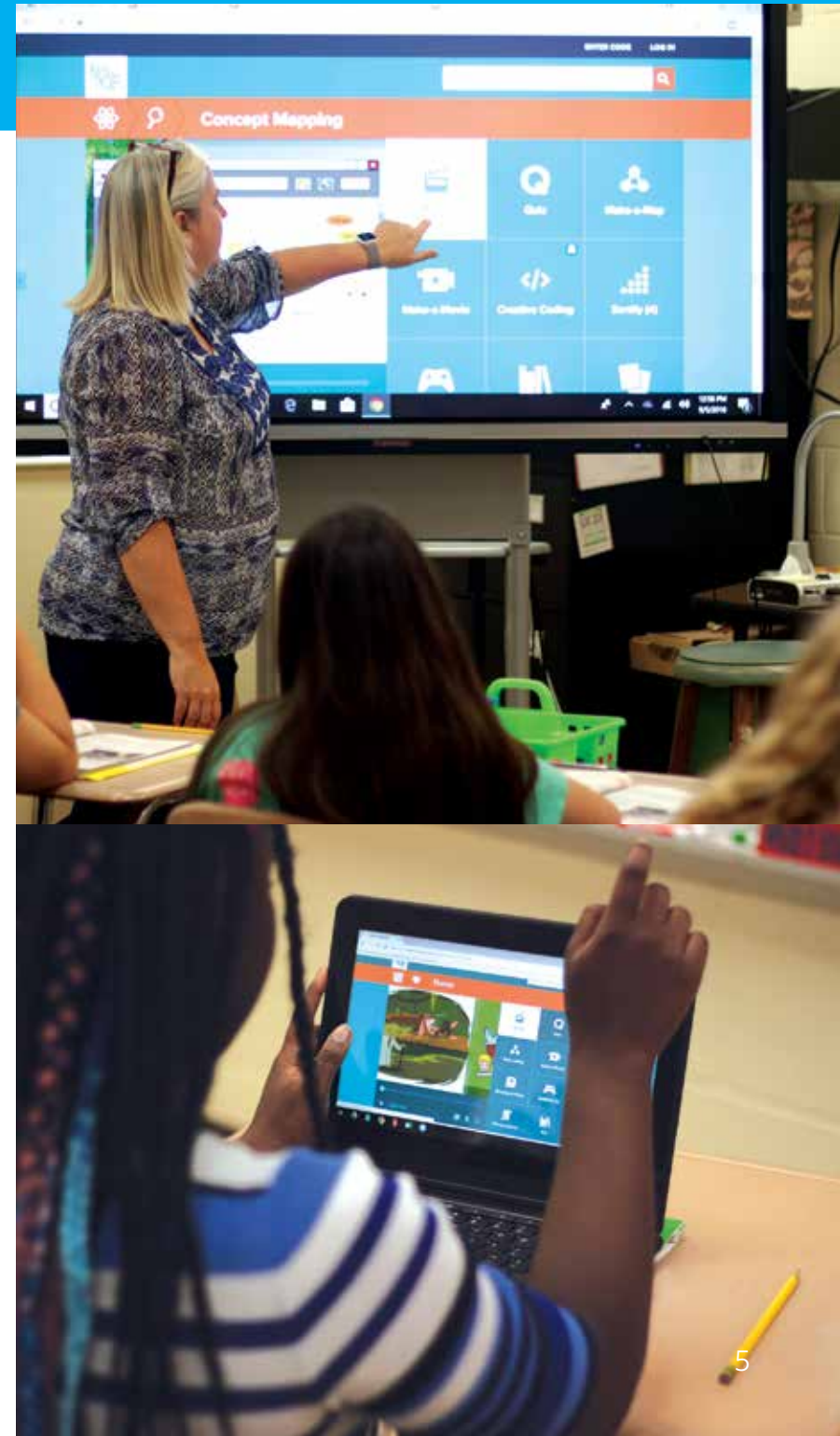
In December, we supported Building Abilities for Special Children and Adults (BASCA), a local nonprofit serving Clay County. BASCA focuses on helping individuals with intellectual and developmental differences achieve a higher quality of life and sense of belonging. Parents who were looking for programs that concentrated on the special needs of children with disabilities started the organization. The desire was to offer programs and services that provide each individual opportunities to learn how to lead a life that makes them feel complete. They build not only skills, but also the confidence to go out into the job market, integrate into the community, meet people, and help others by volunteering.

NASSAU COUNTY EDUCATION FOUNDATION

In September, the Nassau Education Foundation announced it received \$10,000 from the Community First Cares Foundation. The donation was designated to buy the innovative BrainPOP program, an animated educational platform that engages students and supports teachers with cross-curricular digital content. The software will be used in and out of the classroom to enhance learning in all 16 Nassau County public schools.

CLAY COUNTY EDUCATION FOUNDATION

The Community First Cares Foundation proudly supported the Clay County Education Foundation via their Mini-Grant program. Innovation and creativity are the catalysts for improved learning, especially in the areas of math, reading, and science. The Mini-Grants allow teachers to use innovative materials and novel methods that enhance the curriculum and improve the academic performance of their students.



I am proud to present our annual report for 2018. The credit union experienced one of its strongest years in the past decade, as we continued to grow our membership, strengthen financially, and demonstrate our commitment to the community.

This report shows unrivaled financial strength and fiscal responsibility to our members, the co-operative owners of our credit union. Last year, our Community First team, our region, and our members experienced growth and improvements, as well as some unexpected challenges. I'm pleased to share our successes and highlights of our 2018 annual report.



BY THE NUMBERS

\$20 million

We set a **record high net income** of just over \$20 million, almost 50% higher than what we budgeted.

\$400 million

We realized **exceptionally strong loan production**, lending almost \$400 million to our members.

134,886 members

We grew membership by **more than 7%** to 134,886 members.

\$1.4 billion

We **increased deposits** more than 8% to \$1.4 billion.

64.04% Net Promoter Score

From our members, we earned a **record high online Net Promoter Score** of 64.04%! To put that score in perspective, *the average Net Promoter Score for credit unions regionally is just 44%.*

In addition to the numbers, we continued to demonstrate our Core Values. Many companies print them on a card or post them on a website, but few practice them the way we do.

I am convinced that our relentless focus on Core Values helped make 2018 such a breakthrough year. Specifically, we practiced Collaboration, Continuous Improvement, and Commitment to Members in unprecedented ways.

WE COLLABORATED like never before in 2018. During the first quarter, we still felt the impact caused by Hurricane Irma in 2017. At first, our loan production goal seemed unattainable, but our Branches, Member Experience Center, Marketing, and Central Lending departments collaborated on loan campaigns to generate \$210 million in loans, more than 50 percent of the entire loan volume for the year. We also launched our Mortgage Transformation Project. Ten different departments collaborated to re-engineer our mortgage process and put members first by empowering our front line staff to accept mortgage applications in the branch and over the phone with a new 24/7 Mortgage Hotline. This collaboration certainly worked; in 2018, we originated \$91 million in mortgages, which was 50 percent higher than our production in 2017!

CONTINUOUS IMPROVEMENT touched every part of the credit union last year. After analyzing feedback and comments from our members and employees, we worked hard on implementing more than 50 process improvement initiatives. In addition to the Mortgage Transformation project, we also launched Credit Card Transformation and Business Transformation projects. It's also important to note that we renamed our "Contact Center" to the "Member Experience Center." We wanted to convey to both our members and staff that we are here to reduce friction in our processes and create better member experiences. These efforts certainly paid off when we received a Net Promoter Score of 64.04 percent, a new high for our online survey with a record low percentage of detractors.

FINALLY, 2018 WAS ALL ABOUT OUR COMMITMENT TO MEMBERS. Whether we helped members save money, earn more money, save time, or provided them with peace of mind, we accomplished our mission of providing members with financial solutions for every stage of life. We provided essential transportation for members and their families by financing 9,100 vehicles. We helped more than 500 members realize the dream of home ownership. We loaned \$25 million to small businesses and created dozens of jobs in the process. The Community First Cares Foundation supported nonprofits like We Care, the Giving Closet Project, and the Jacksonville Zoo. Over the past five years, our Foundation has contributed nearly \$400,000 to our community!

MAKING A DIFFERENCE IN THE LIVES OF OUR MEMBERS was why our founder Raymond A. Vinson chartered the credit union in 1935. Fast forward 84 years to 2019, and I know he would have been exceedingly proud of the remarkable way we are carrying out his vision today.

Hitting the numbers is great and watching us grow toward \$2 billion in assets is exciting, but I'm convinced that by staying true to our Core Values and never losing sight of our members, our future is even brighter than we can imagine.

Thank you for joining us for our 85th Annual Meeting. We hope to give you even more reasons to **Love Where You Bank** in 2019.

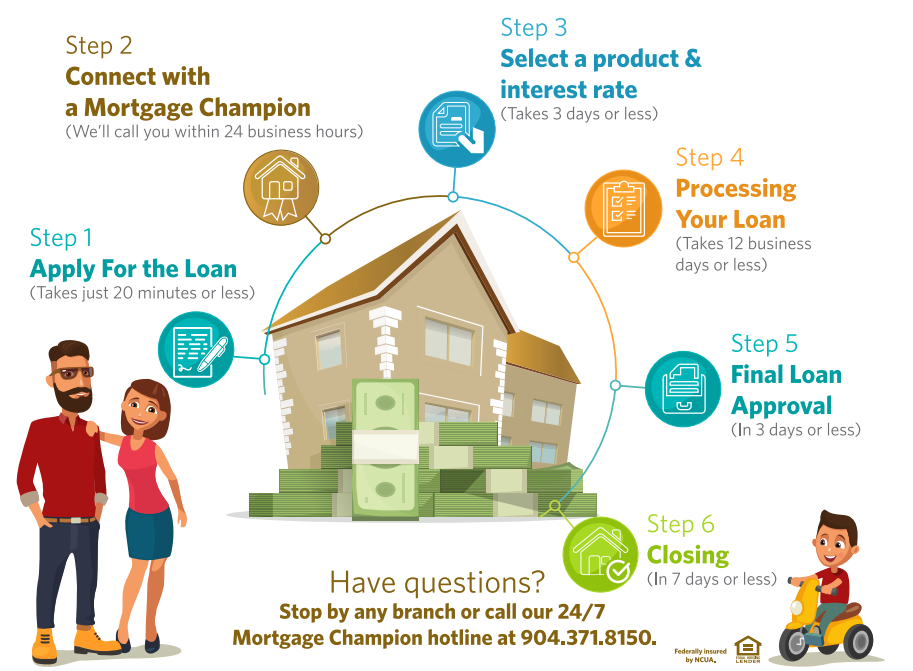
Sincerely,
John Hirabayashi, CEO and President



COMMUNITY FIRST
Credit Union
Love Where You Bank

The Mortgage Champion

30-Day Process

Community First, Home of the Mortgage Champions

AUDIT CHAIR'S REPORT | BRUCE DOUECK

The responsibility of the Audit Committee is to help assure, for the benefit of the Credit Union and its members, the safety of deposits, the soundness of management, and fairness to all members.

In connection with its responsibilities, the Audit Committee engaged CliftonLarsonAllen, LLP to perform an independent financial statement audit for the year ending December 31, 2018. Results of the audit indicate that the financial statements present fairly the results of the operations and financial position for the period, and no material weaknesses in internal control were reported.

The Internal Audit Department operates under the direction of the Audit Committee. The Internal Audit Department monitors credit union operations through the development of a risk-based audit plan, scheduling, and conducting a continuing program of reviews of credit union processes and procedures. The Audit Plan, approved by the Audit Committee, is updated during the year as processes, controls, and events change. The Internal Audit Department works with Management in a collaborative manner on each internal audit and communicates the results of each audit to the Audit Committee on a regular basis.

Community First Credit Union of Florida is also examined on a regular basis by the State of Florida's Office of Financial Regulation and the National Credit Union Administration (NCUA). The regulators completed their most recent examination in July 2018, noting the Credit Union is in sound financial condition and performing in a consistent manner providing for safe and sound operation.

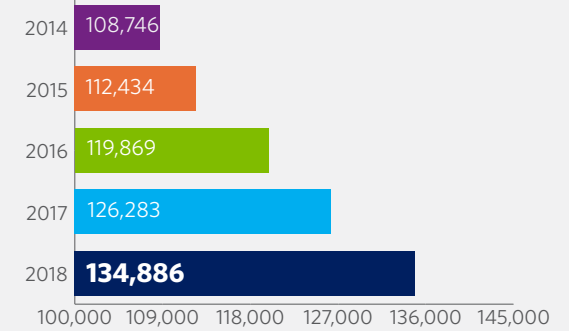
Based on the results of the above-referenced activities and related reports, the Audit Committee believes all audits, verifications, examinations and compliance reviews present an accurate reflection of the financial results and status of the Credit Union as a well-managed and financially sound financial institution.

Sincerely,
Bruce Doueck, Audit Chair

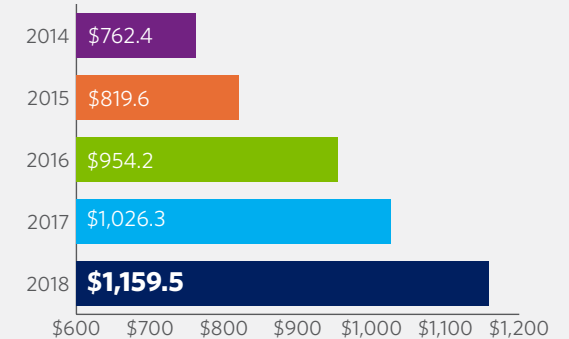


FINANCIAL REPORT

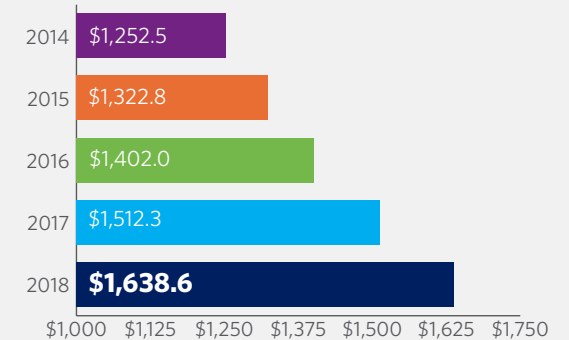
Total Membership



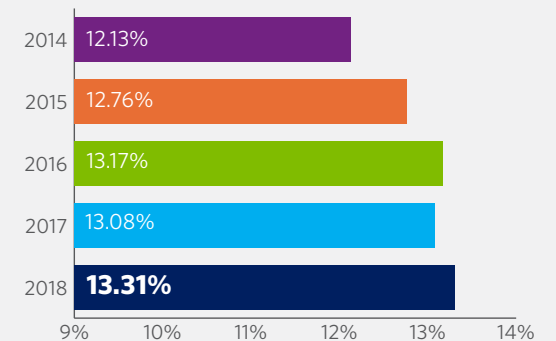
Total Loans (Measured in Millions)



Total Assets (Measured in Millions)



PCA Net Capital (In Percent)



Assets		Dec. 2018	Dec. 2017
Loans (Gross)		\$1,152,361,071	\$1,021,782,251
Unamortized Fees/Costs		\$7,101,349	\$4,552,211
Loan Loss Reserve		(\$15,112,936)	(\$15,070,734)
Loans (Net)		\$1,144,349,484	\$1,011,263,728
Cash		\$50,806,079	\$105,003,213
Investments	U.S. Government Obligations	\$359,410,526	\$317,891,229
	Corporate Federal CU (Capital Shares)	\$750,000	\$750,000
Other Investments		\$20,185,679	\$21,477,942
Total Investments		\$380,346,205	\$340,119,171
Building, Land and Equipment		\$38,536,975	\$32,548,139
Insurance Fund Deposit		\$13,282,649	\$12,445,651
Other Assets		\$11,244,902	\$10,930,964
Total Assets		\$1,638,566,294	\$1,512,310,866

Liabilities & Retained Earnings		Dec. 2018	Dec. 2017
Other Liabilities		\$25,023,758	\$23,206,564
Member Deposits	Certificates of Deposit	\$372,502,994	\$281,846,181
	Retirement Shares	\$45,453,547	\$53,593,112
	Share and Club Accounts	\$372,085,477	\$338,907,309
	Checking Accounts	\$280,789,854	\$269,100,312
	Money Market Accounts	\$329,352,444	\$351,399,245
Total Share & Deposits		\$1,400,184,316	\$1,294,846,159
Reserves		\$3,712,256	\$4,831,194
Undivided Earnings		\$209,645,964	\$189,426,949
Reserves & Retained Earnings		\$213,358,220	\$194,258,143
Total Liabilities & Equity		\$1,638,566,294	\$1,512,310,866

Income & Expenses		Dec. 2018	Dec. 2017
Interest Income and Expenses	Interest on Loans	\$46,548,530	\$42,606,841
	Interest on Investments	\$8,368,742	\$5,738,575
Total Interest Income		\$54,917,272	\$48,345,416
	(Less) Dividends and Interest Paid to Members	\$8,305,859	\$5,693,985
	Provision for Losses	\$4,015,658	\$7,233,371
Net Interest Income	Net Interest Income after PLL	\$42,595,755	\$35,418,060
Other Income	Fee & Other Income	\$26,059,296	\$24,115,329
Operating Expenses	Compensation and Benefits	\$19,900,827	\$22,108,199
	Educational and Promotional	\$3,006,519	\$2,918,034
	(Less) Occupancy & Office Operations	\$8,152,869	\$7,723,068
	Other	\$15,663,904	\$14,696,449
Total Operating Expenses		\$46,724,119	\$47,445,750
Non-Operating (Income)/Expense	Non-Operating (Income)/Expense & Other Losses	\$1,711,916	(\$1,170,877)
Net Income		\$20,219,016	\$13,258,516

COMMUNITY PARTNERSHIPS

Our Credit Union proudly supports the First Coast community through volunteerism and financial leadership. We believe our members and employees play a vital role in fostering the success and future of our institution. We express our commitment to this belief in our Core Values: Collaboration, Commitment to Members, Community Focus, Continuous Improvement, Creating Trust, and Creativity and Innovation. Through our several partnerships we provide support to local teams, schools, children, and families through education initiatives, scholarships, financial literacy programs, and much more.



The Florida Theatre

Community First Credit Union continued its season-long sponsorship for the historical Florida Theatre in 2018. From ballet to contemporary dance, jazz, rock, country, and the blues, the nonprofit Florida Theatre offers approximately 200 cultural and entertainment events annually for every taste and age. More than just an entertainment center, the Florida Theatre is also home to graduations, award ceremonies, lectures, business meetings, and charity events that support the community's schools, churches, hospitals, and civic groups. In 2018, Pollstar, a trade publication reporting on the concert industry, ranked the Florida Theatre's attendance #6 in the nation for theatres under 2,000 seats.

Community First Seawalk Music Festival

The 6th annual Community First Seawalk Music Festival occurred on February 24 and 25, 2018 in Jacksonville Beach at the Seawalk Pavilion. The free, two-day festival celebrated our rich and diverse local resources with all local artists, crew, volunteers, and food vendors.

Clay County Fair

A genuine “Family A Fair,” Community First continued its support of this local treasure. In addition to financial support, Community First branches located in Clay County operated as ticket purchase sites, providing fair attendees with the ease and convenience of securing their tickets in advance.

Cummer Museum

The CREATE Cart, sponsored by Community First, is a wildly popular feature when visiting the Cummer Museum. Guests of all ages are encouraged to pick up a CREATE box, which contains supplies to help guests construct their own masterpieces. Create boxes are free to all Cummer Museum guests and encourage visitors to express themselves through the visual arts.

Raymond A. Vinson Scholarship

In honor of the founder of Community First, the company annually awards five graduating high school seniors with a \$1,500 Raymond A. Vinson Scholarship to attend a Florida college or university. The scholarship renews for three additional years, giving students a total award of \$6,000.

Light Up Amelia Fourth of July

Setting off fireworks on the 4th of July is a tradition among many communities throughout the country. In 2018, Community First continued its partnership with Light Up Amelia to help preserve this time-honored tradition along the downtown waterfront in Nassau County’s historic Fernandina Beach.

Sing Out Loud Festival presented by Community First

St. Augustine’s Sing Out Loud Music Festival, the largest free music festival in St. Johns County, returned for three weekends in September 2018. With hundreds of musical acts at multiple venues, including the St. Augustine Amphitheatre, the Ponte Vedra Concert Hall, and Colonial Oak Music Park, the third annual Sing Out Loud Festival was one of the most exciting and eclectic presentations of musical performances in northeast Florida. Proceeds from the benefit concert held on September 22, 2018, raised nearly \$100,000 for the Betty Griffin Center in St. Augustine.



JACKSONVILLE ICEMEN

On October 13, 2018, the Jacksonville Icemen hockey team played in front of a sold-out crowd as Community First continued its second year as their presenting sponsor. Florida Blue and Publix continued to join Community First as Blue Line partners. This partnership supports another family-friendly sports organization in our community, as the Icemen’s presence in Jacksonville help reinforce our commitment to members and community focus.

COMMUNITY PARTNERSHIPS

Museum of Science and History (MOSH)

From May to September, Community First and the MOSH teamed up to encourage visitors to discover National Geographic's Earth Explorers Exhibition. This traveling exhibition featured six themed and immersive environments, each with engaging areas to explore and interactive activities to educate visitors.

United Way of Northeast Florida Community Fund

Community First employees pledged \$35,000 toward this annual giving campaign.

The Salvation Army of Northeast Florida

Community First employees embraced the miracle of the holiday season by contributing to the Salvation Army of Northeast Florida during its Holiday Stocking campaign. Employees helped prepare more than 250 stockings, which the Salvation Army distributed to children and families in need.

Hemming Park

In early December, Hemming Park and Community First teamed up to celebrate Hanukkah and its related traditions during the second annual "Totally Lit Hanukkah Party." Visitors enjoyed live music, storytelling, crafts, dreidel games, a menorah lighting, and more. A few days later, visitors enjoyed a holiday market and food truck rally. Attendees shopped from local artisans and dined with the best of Jacksonville's food trucks while enjoying festive local music and seasonal beverages.

The Community Nutcracker

In December, Community First continued to support a time honored holiday event, The Community Nutcracker. A group of studio owners who had a passion for dance and philanthropy established the Community Nutcracker in the summer of 1992. Their vision was to create a highly sophisticated production of The Nutcracker Ballet, where local talent is the performing company. The Community Nutcracker is the ONLY nonprofit, volunteer-run organization that offers a portion of its proceeds to local charitable agencies with each performance. The Community Nutcracker has raised more than \$600,000 in the past 27 years!



ZOOLights

In December, Community First and the Jacksonville Zoo invited guests to celebrate the holiday season and create a family tradition by admiring the sparkling lights and brilliant hues at the Jacksonville Zoo and Gardens' 6th Annual ZOOLights event. Thousands of LED lights transformed the Jacksonville Zoo and Gardens into a luminous winter wonderland filled with moving sculptures, forests of lighted trees, and animal silhouettes. In addition to walking among the thousands of lights strung throughout the Zoo and listening to spirited holiday music, guests also enjoyed a unique view of ZOOLights by boarding the Zoo's lighted train or riding the carousel and 4-D Theatre Ride.

JACKSONVILLE JUMBO SHRIMP

Community First Credit Union continued to be the presenting sponsor of the Jacksonville Jumbo Shrimp and teamed up with the organization to launch its first co-branded Jumbo Shrimp VISA® Debit Card and merchant discount card in 2018. The card offered discounts for Jumbo Shrimp fans, including 10 percent off merchandise purchases, a free small fountain drink with any purchase, and \$2.00 off tickets purchased on game day at the box office. All Community First members also enjoyed Two-For-Tuesdays: a 2-for-1 ticket offer at the box office when using their Community First VISA® credit or debit card.



Thank You for Your Membership!



**COMMUNITY
FIRST**
Credit Union
Love Where You Bank

**COMMUNITY
FIRST**
CARES
Foundation

**COMMUNITY
FIRST**
moveUP
financial wellness program



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Federally insured by **NCUA**