

Changes affect the following products only:

Account Type	Current	June 1 <sup>st</sup>
Primary Savings	<ul style="list-style-type: none"> <li>• \$25 minimum balance</li> <li>• 6 free electronic transfers a month after that transfers must be requested in person</li> <li>• \$100 minimum balance to earn dividends</li> </ul>	<ul style="list-style-type: none"> <li>• \$5 minimum balance</li> <li>• 4 free withdrawals a month (excluding 1-Touch and ATM) after that \$5 per transaction</li> <li>• \$50 minimum balance to earn dividends</li> </ul>
Secondary Savings including IRA Savings	<ul style="list-style-type: none"> <li>• Multiple shares offered</li> <li>• No minimum balance</li> </ul>	<ul style="list-style-type: none"> <li>• Same</li> <li>• Dividends earned on entire balance</li> </ul>
Christmas Club Accounts	Automatic transfer set up 11/15 each year	<ul style="list-style-type: none"> <li>• Funds stay on deposit until member requests a withdrawal or transfers funds through our electronic services</li> <li>• Dividends earned on entire balance</li> </ul>
Plus Checking (Interest Bearing)	Same	Same
Checking (Non-Interest Bearing)	Not offered	<ul style="list-style-type: none"> <li>• Checking</li> <li>• No minimum balance</li> <li>• No monthly fees</li> </ul>
Preferred Shares	<ul style="list-style-type: none"> <li>• Previously offered</li> <li>• Free cashiers checks and money orders</li> </ul>	<ul style="list-style-type: none"> <li>• Converted to the Money Market</li> <li>• No longer free</li> </ul>
Money Market Account	Not offered	<ul style="list-style-type: none"> <li>• \$2,500 minimum balance</li> <li>• Unlimited in-person withdrawals</li> <li>• Up to 6 withdrawals either by transfer or check per month</li> </ul>
Share Certificates	<ul style="list-style-type: none"> <li>• \$500 minimum balance</li> <li>• 6 — 36 month terms</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000 minimum balance</li> <li>• 6 — 60 month terms</li> </ul>
IRA Share Certificates	\$500 minimum balance	\$1,000 minimum balance
Health Savings Account	Not offered	Offered
Overdraft Privilege	\$800 limit	\$800 limit
Visa Credit Cards	<ul style="list-style-type: none"> <li>• Range from 9.9% to 15.9%</li> <li>• Pick-a-PIN not available</li> <li>• Lower introductory rate not offered</li> <li>• \$5,000 daily limit</li> </ul>	<ul style="list-style-type: none"> <li>• Range from 8.8% to 20.8%</li> <li>• Pick-a-PIN available</li> <li>• 6.9% introductory rate for the first 6 months</li> <li>• No daily limit</li> </ul>
Visa Debit Cards	<ul style="list-style-type: none"> <li>• \$1,500 POS daily limit</li> <li>• Pick-a-PIN not available</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,500 POS daily limit</li> <li>• \$1,005 ATM withdrawal limit</li> <li>• Pick-a-PIN available</li> </ul>
Consumer Loans	15 day grace period	10 day grace period

Please refer to the enclosed Member Service Brochure for a list of products and services.

# Member Services

**4 Henson Place, Ste. 1 • Champaign, IL 61820**  
**(217) 352-5016**  
Monday — Friday 8:30 — 5:00

**250 Lincoln Ave. • Charleston, IL 61920**  
**(217) 348-5544**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon  
• **24 Hour Depository ATM**

**2359 N. Washtenaw Ave. • Chicago, IL 60647**  
**(773) 278-8660**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon  
*Drive Thru*  
Monday — Friday 8:00 — 7:00 Saturday 8:30 — 1:00  
• **24 Hour Drive-up Depository ATM**

**100 W. Randolph, Ste. 208 • Chicago, IL 60601**  
**(312) 782-7929**  
Monday — Friday 8:30 — 5:00  
• **ATM — Concourse & Atrium Levels**

**2 N. Riverside Plaza, Ste. 100 • Chicago, IL 60606**  
**(312) 346-1175**  
Monday — Friday 7:30 — 5:00

#### UIC CAMPUS OFFICES

**601 S. Morgan — Lower Level • Chicago, IL 60607**  
**(312) 413-3607**

**1737 W. Polk — Lower Level • Chicago, IL 60612**  
**(312) 413-2431**  
• **Depository ATM — Lower Level**

**750 S. Halsted, Room 220C • Chicago, IL 60607**  
**(312) 355-0593**

**UIC Branch Hours**  
Monday, Tuesday, Thursday, Friday 8:30 — 5:00  
Wednesday 7:30 — 5:00

**9441 S. Kedzie Ave. • Evergreen Park, IL 60805**  
**(708) 346-9160**  
Monday — Friday 8:30 — 6:00 Saturday 8:30 — 1:00  
• **24 Hour Depository ATM**

**13080 E. Central • Pembroke Township, IL 60958**  
Branch office located in Hopkins Park Village Hall  
**(815) 944-8664**  
Tuesday — Friday 10:30 — 2:30  
• **24 Hour Depository ATM**

**232 N. Fourth St. • Libertyville, IL 60048**  
**(847) 362-7100**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon  
*Drive Thru*

Monday — Thursday 8:00 — 5:00  
Friday 8:00 — 6:00 Saturday 8:30 — 1:00

**450 E. 22nd St., Ste. 250 • Lombard, IL 60148**  
**(800) 252-6950**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon

**1111 N. Main St. • Normal, IL 61761**  
**(309) 862-1415**  
*Lobby and Drive Thru*  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
*Drive Thru Only*  
Saturday 8:30 — Noon  
• **24 Hour ATM**

**15 N. Wolf Rd. • Northlake, IL 60164**  
**(708) 492-1400**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon  
*Drive Thru*  
Monday — Friday 8:00 — 7:00 Saturday 8:30 — 1:00  
• **24 Hour Drive-up Depository ATM**

**200 E. Champaign Ave. • Rantoul, IL 61866**  
**(217) 893-9112**  
Monday — Friday 8:30 — 5:00  
*Drive Thru*

Monday — Friday 7:00 — 7:00 Saturday 8:30 — 1:00  
• **24 Hour Drive-up Depository ATM**

**4227 Maray Dr., Ste. 5 • Rockford, IL 61107**  
**(815) 399-1881**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon

**225 S. College Street, Ste. 100 • Springfield, IL 62704**  
**(217) 789-4151**  
Monday — Friday 8:30 — 5:00  
*Drive Thru*  
Monday — Friday 7:00 — 7:00 Saturday 8:30 — 1:00  
• **24 Hour Drive-up Depository ATM**

**J600 Tuscola Blvd. • Tuscola, IL 61953**  
**(217) 253-4738**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon  
• **24 Hour Depository ATM**

**4027 W. 10th St. • Indianapolis, IN 46222**  
**(317) 247-6624**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00 Saturday 8:30 — Noon  
*Drive Thru*  
Monday — Friday 8:00 — 7:00 Saturday 8:30 — 1:00  
• **24 Hour Drive-up Depository ATM**

**2730 S. Tibbs Ave. • Indianapolis, IN 46241**  
**(317) 247-6624**  
Monday — Thursday 8:30 — 5:00  
Friday 8:30 — 6:00

**2651 Paseo Verde Pkwy. • Henderson, NV 89074**  
**(702) 735-2181**  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
*Drive Thru*  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
• **24 Hour Depository ATM**

**810 S. Boulder Hwy. • Henderson, NV 89015**  
**(702) 735-2181**  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
*Drive Thru*  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
• **24 Hour Depository ATM**

**7650 W. Sahara, Ste. 101 • Las Vegas, NV 89117**  
**(702) 735-2181**  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
*Drive Thru*  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
• **24 Hour Depository ATM**

**4880 E. Bonanza Rd., Ste. A9 • Las Vegas, NV 89110**  
**(702) 735-2181**  
Monday — Thursday 9:00 — 5:00 Friday 9:00 — 6:00  
Saturday 9:00 — Noon  
• **24 Hour Depository ATM**

**CREDIT UNION SERVICE CENTERS**  
[www.creditunion.net](http://www.creditunion.net) (800) 919-2872

**MEMBER SERVICES** (800) 252-6950  
Monday — Friday 8:00 — 7:00 Central Standard Time

**WEBSITE ADDRESS** [www.creditunion1.org](http://www.creditunion1.org)

**ROUTING & TRANSIT NUMBER** 271188081



## MEMBERSHIP

Credit Union 1 is a not-for-profit financial cooperative that is owned by its members and is dedicated to serving their financial needs. The only requirement to become a member of Credit Union 1 is to open a Savings account and maintain a minimum balance of \$5.00. Additionally, a one-time lifetime membership fee of \$5.00 is also required for initial membership. Once the minimum balance is on deposit and the one-time membership fee has been paid, membership has been established and you are eligible to apply for any additional products and services. Your membership will continue as long as the minimum balance remains on deposit, regardless if your employment or residence changes.

## SAVINGS PRODUCTS

Deposit and maintain a \$5.00 balance in your Regular Savings account to keep your membership at Credit Union 1 active. Deposits to your Savings account can be made conveniently through payroll deduction, direct deposit, through our Shared Branch network, or any depository ATM with your Credit Union 1 *Express* Check Card.

- Primary Savings Accounts
- Vacation Club Accounts
- Christmas Club Accounts
- Secondary Savings Accounts
- Health Savings Account
- Individual Retirement Accounts, Traditional IRA, Roth IRA, Educational IRA
- Money Market Deposit Account
- Share Certificates of Deposit

## E-STATEMENT EXPRESS

Credit Union 1 offers the convenience of receiving your credit union statements online through Online *Express*.

## EXPRESS CHECKING ACCOUNT (NON- INTEREST BEARING)

- No minimum balance requirement
- Non-Interest bearing account
- No monthly service fee
- No per check writing fee
- Itemized monthly statement
- Debit Card access
- Convenient Direct Deposit or Payroll Deduction
- Online Express Home Banking access

## EXPRESS PLUS CHECKING ACCOUNT (INTEREST BEARING)

- \$100 minimum balance\*
- Interest bearing account
- No per check writing fees
- Itemized monthly statement
- Debit Card access
- Convenient Direct Deposit or Payroll Deduction
- Online Express Home Banking access

\*If balance falls below the \$100 minimum in any given month, there is a \$10 fee.

## MONEY MARKET DEPOSIT ACCOUNT

A special interest bearing account designed to give you immediate availability of funds while offering you a competitive interest rate. The Money Market Deposit Account offers the convenience of check writing access to your funds. This is an easy way to save for special purchases, to meet expenses, or accumulate funds for other investments.

## SHARE CERTIFICATES OF DEPOSIT

An excellent investment, Share Certificates offer a guaranteed rate of return over a selected period of time.

- Only \$1,000 minimum deposit to open account
- Terms from 6 months to 60 months
- Higher yielding interest rate account

## DIRECT DEPOSIT

Convenient, reliable and safe. Direct Deposit of your paycheck, social security, or other benefit check means your funds are automatically deposited into your account on payday. Direct Deposit will eliminate the possibility of lost, stolen, or damaged checks. Direct Deposit can be credited to your Credit Union 1 Savings or Checking account along with automatic distribution to your other Credit Union 1 accounts.

## ONLINE EXPRESS

Account access at your fingertips. Online *Express* is a convenient way to access your Credit Union 1 account via the Internet 24 hours a day, 7 days a week. Visit our web page and explore the possibilities.

### Features include:

- Free Online Bill Pay
- Support for newer versions of Quicken® and Microsoft Money
- Alert Center — select account activity notifications
- Open additional share accounts and certificates
- Setup automatic transfers
- Retrieve account history
- View and print copies of cancelled checks
- Place immediate stop payments on checks
- Make a payment on a Credit Union 1 Visa credit card and loans
- View credit card history, statements, and other information

## 1-TOUCH

Obtain account information any time, any day with a phone call to our toll-free 1-Touch service. Just use your account number and a pre-assigned PIN. Simply dial (800)252-6950 and select option 1. The program will take you through the steps to obtain account information.

## EXPRESS 1 LENDING

An open-end multi-featured credit plan providing the ease and convenience of future borrowing needs.

- One initial loan application
- Future borrowing needs are just a phone call or mouse click away
- Loan advances may be deposited directly to member's account, mailed, picked up, or wired to an auto dealer.

## CARD ACCESS

### EXPRESS CHECK CARD

Use it instead of a check everywhere Visa is accepted. It's the card that works like a check all over the world. Just present your *Express* Check Card at the time of purchase and the amount will automatically be deducted from your Credit Union 1 Checking account. It also works as an ATM card. You can use it to get cash at thousands of ATMs worldwide.

- No charge for the card
- Unlimited free deposits at any depository ATM
- Unlimited free withdrawals at any Credit Union 1 owned ATM
- \$1,005 cash withdrawal limit per day
- \$1,500 point-of-sale purchases per day
- 4 free withdrawals per month at non-Credit Union 1 owned ATMs

## VISA PLATINUM

- No annual fee
- No balance transfer fee
- 6.9% introductory rate
- 24 hour online account access

### SCORECARD\*

- 1 point for every \$1 in purchases
- Earn free flights on major US Airlines
- Points redeemable for brand name merchandise

\*ScoreCard is an option

## HOME EQUITY LOANS

When it comes to your personal finances, Credit Union 1 believes that you deserve choices: Home Equity Line of Credit (HELOC), or Fixed Rate Home Equity Loan. Each has its own unique features designed to help you achieve your financial goal, and the interest you pay may be tax-deductible.

