

Member Focus

A quarterly publication for the members of Credit Union 1
January 2018



A Message From Paul Simons — President/CEO —

Pop the confetti and join in the cheers, Credit Union 1 is celebrating 60 years!

January is the time of year when we celebrate new beginnings with the turn of the calendar. This year, Credit Union 1 celebrates 60 years of providing convenient and competitive financial services to our valued members. In 1958, Chantute Military Credit Union opened its doors on the Chantute Air Force Base in Rantoul, IL to serve military personnel and their families. Over the years we have expanded our field of membership and changed our name to Credit Union 1 in 1982. Today, we proudly serve over 100,000 members.

Credit Union 1 has remained focused on providing you with the best products and services in the market, and continue our commitment to listening to your feedback

and requests. To salute our members, we're kicking off the celebration with a special 60th Anniversary 6-month Share Certificate Plus, and are happy to introduce our new HomeAdvantage[®] program. HomeAdvantage can help you from finding a home to financing one. I invite you to visit our new online Real Estate Center and delve into the tools and resources available. Here, you'll also find information about our new home warranty affiliate, American Residential Warranty.

Throughout 2018, we'll be introducing more programs (like our upcoming Youth Accounts), promotions and special events, as well as community outreach efforts. So watch for our newsletters, eBlasts, and announcements online to be sure you don't miss out.

Thank you for your membership. It's been a pleasure serving your financial needs, and we look forward to continuing our relationship for many more years to come.

2018 Holiday Schedule

Offices will be closed the following dates:

New Year's Day	January 1
Martin Luther King Jr. Day	January 15
Presidents' Day	February 19
Memorial Day	May 28
Independence Day	July 4
Labor Day	September 3
Columbus Day	October 8
Veteran's Day	November 12
Thanksgiving Day	November 22
Christmas Day	December 25

Annual Meeting

As a member-owned and controlled financial institution, this is your Credit Union and we would like to invite you to attend the Annual Meeting held on **January 26, 2018** where your voice can be heard. The meeting will take place at our Lombard office located at **450 E. 22nd St. • Suite 250**. Registration will begin at 6:30 p.m. with the meeting commencing at 7:00 p.m. We hope to see you there.



Introducing a Better Way To Find the Perfect Home

From finding a home to financing one, our HomeAdvantage[®] program can help you from start to finish!

HomeAdvantage is an exclusive new program that can help you search for a home, access expert advice, connect with an experienced real estate agent, earn Cash Rewards and find a great loan!

Brought to you by Credit Union 1 in partnership with CU Realty Services, this program puts all the tools you could ever want or need under one roof. . .ours!

- Search for homes.
- Connect with a trusted agent.
- Earn **HomeAdvantage Cash Rewards*** when using one of our special agents to **buy or sell** a home. The average is **over \$1,500** per transaction!
- Find a Home Loan to fit your needs.

Take a tour of our online Real Estate Center at www.creditunion1.org/real_estate_loans

Nationwide Mortgage Licensing System Organization Number 384759. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. *Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.



Credit Union 1

Community Involvement



REACH is Credit Union 1's committee dedicated to bringing staff and credit union members together to collectively show how much we care about our communities.

The REACH committee organizes service projects and events during the year. Below is a recap of 2017.



Blood Drive

In February, 164 donors participated collecting 150 units of blood, helping save 450 lives.



Shred Event

In May, Shred Trucks visit our branches for members and the community to shred sensitive information.



Adopt-a-Pet Event

In June, adoptable pets from local shelters and rescues visited our branches, increasing awareness.



School Supply Drive

In July, branches collected school supplies to donate to local schools in the community.



Miracle Jeans Day

In September, employees wore jeans to work by donating \$5 to Children's Miracle Network Hospitals.



Season of Giving

In December, branches selected a community service event to bring cheer to families in need during the holidays.

We invite your participation in our 2018 REACH Events. Watch for information to come throughout the year!

Hiding From Your Debt?
Transfer Your Balance!
Visa® Platinum Credit Card
 with **uChoose Rewards**

Visa® Platinum Credit Card With uChoose Rewards®

Balance Transfer
 Promo Rate

0% APR¹

6 Billing Cycles

Then

9.80% APR¹ to 19.80% APR¹

Based on Creditworthiness

Balance Transfer Promotion is a limited time offer available 1/1/18 – 3/31/18. There is a \$500 minimum balance transfer, and balance transfer must come from an external card issuer. Existing Credit Union 1 credit card balances are not eligible for this promotion. APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All credit cards are subject to approval. uChoose Rewards is a registered trademark of Fiserv, Inc. 1Rates for Visa Platinum Credit Card with uChoose Rewards are from 9.80% APR – 19.80% APR based on creditworthiness. Cash Advance Fee is \$20 or 2.00% of the amount of each cash advance, whichever is greater. Foreign Transaction Fee is 1.00% of each transaction in U.S. dollars.

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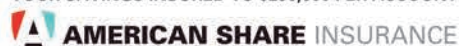
As a Credit Union 1 member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th. **Start TurboTax today for free!**



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YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



By members' choice, this institution is not federally insured.



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