



A Message From Paul Simons, President/CEO

January is a great time to reflect on what we would like to do a little more of, a little less of, or be a little better at. It's that time of year when we make promises to ourselves in the form of New Year's Resolutions...that's right the simple pledge to improve some area of our life based on the turning of the calendar.

Generally speaking, our New Year's Resolutions are a direct reflection of

our activities at the end of the previous year. Some of us may need to lose a few holiday pounds, get out of holiday debt, save a little more, or help out more in our community. Before you go out and buy that exercise machine may I suggest an easier route? Why not set a goal to be more financially fit this year? Here at Credit Union 1 we want to help you reach that goal and to that end we will be focusing on financial fitness throughout 2016.

Any successful fitness program will require a good way to measure your progress. With that in mind we have recently enhanced our website with a set of calculators and tools that will help you to measure your financial goals. If you need a better rate on a mortgage, are in the market for a car, saving for college or preparing for retirement we have a calculator that can help you to develop and track your plan.

You can take a look by visiting our home page at www.creditunion1.org and clicking the calculator icon. Once you know what you need to do, we of course offer solutions to help. Some of those solutions include low rate Visa® Credit Cards, Mortgage Loans, Checking Accounts and a suite of

Tell us where you want to go. We'll help you get there.

Perhaps you're just starting out, beginning to build the foundation for your future. Or maybe you're an empty nester, with the newfound freedom to travel and pursue lifelong dreams. Or you might be nearing or at retirement, hoping to maintain a comfortable lifestyle while ensuring you won't outlive your assets.

Whatever your stage of life, Joe Thomas, the CU1 Retirement and Investment Services Financial Advisor

servicing Credit Union 1, can help, with top-notch financial and investment advice and a full spectrum of investment tools and options designed to help you achieve your dreams.



Joe Thomas has the depth of knowledge and the breadth of experience to help you get where you want to go. From a full range of offerings, he will help

2016 Holiday Schedule

Our offices will be closed the following dates:

| | |
|----------------------------|-----------------------|
| New Year's Day | Friday, January 1 |
| Martin Luther King Jr. Day | Monday, January 18 |
| Presidents' Day | Monday, February 15 |
| Memorial Day | Monday, May 30 |
| 4th of July | Monday, July 4 |
| Labor Day | Monday, September 5 |
| Columbus Day | Monday, October 10 |
| Veteran's Day | Friday, November 11 |
| Thanksgiving Day | Thursday, November 24 |
| Christmas Day | Monday, December 26 |

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 **Friday, January 29, 2016** where your voice can be heard. The meeting will take place at our Lombard office located at 450 E. 22nd Street, 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.

retirement and investment products. Watch for our Money Minute and Social Media posts related to financial fitness and let Credit Union 1 help you mark one of your New Year's Resolutions completed next year.

you choose the investment options that will help you best reach your financial goals.

At Credit Union 1, we've built a wealth of trust with you. Now, trust us and Joe Thomas to help you build your wealth. To arrange a no-cost, no-obligation meeting, simply call Joe Thomas at (630) 599-7203 or visit us online at www.creditunion1.org.

Securities sold, advisory services offered through CUNA Brokerage Service, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor D/B/A CU1 Retirement & Investment Services. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-1370223.1-1215-0118

Credit Union 1 Community Involvement



During the month of November, Credit Union 1 held a Food Drive. Non-perishable food and personal care items were collected at each branch and donated to a local Food Pantry in our branch communities. Collectively, Credit Union 1 donated 1,072 pounds of these items to the local Food Pantries! We also received \$130 in monetary donations which was donated to local food pantries. Thank you for your support and donations.

February 2016 is Credit Union 1 Blood Donation Month

The credit union philosophy of “people helping people” extends beyond the financial services we offer. We believe in giving back to our communities through financial contributions, staff volunteering, and by organizing a series of events throughout the year, bringing Credit Union 1 employees and members together to strengthen our communities.

The Smarter Way To Your Biggest Refund

Credit Union 1 has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Try TurboTax Online for FREE by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.¹

¹TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129.

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During the month of February, we are encouraging individuals to help make a big difference in the lives of others in our communities by donating blood. Every 2 seconds, someone in America needs blood, and a single blood donation may help up to 3 people.

Donate blood in February and help Credit Union 1 reach our **GOAL OF 100** Credit Union 1 Employees, Members, Friends and Family donating blood in February 2016.

Visit us online for details at www.creditunion1.org

If you cannot visit one of the listed Blood Drives, **we encourage you to still donate blood at your local blood donation center.** We would love to hear when you've donated blood in February, so please email marketing@creditunion1.org and we will count your blood donation towards our goal.

TruStage Health Insurance Program

Saving on health insurance can be easy. You could save \$434.39 a month on health insurance.¹ Enroll by January 31.



¹Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2015, All Rights Reserved.

