

Member Focus

A quarterly publication for the members of Credit Union 1
January 2017



A Message From Paul Simons — President/CEO —

As the New Year begins it is nice to wrap up old projects and exciting to look forward to new things to come. It has been a busy year and we have remained focused on providing you with the best products and services in the market place.

As your credit union, our goal is to be your financial institution of choice. We want to provide products and services that you can use and that make the money management part of your life a little easier. If you haven't taken the opportunity to review the products and services we offer, you should. We have first class checking products, an outstanding Visa® Credit Card program, low rates on auto and mortgage loans and cost effective insurance and investment options. Couple that with our convenient branch and ATM network, shared branching services and electronic options like home and mobile banking, and it is clear that Credit Union 1 is a great place to belong.

Many of you already take advantage of all that we have to offer, and we sincerely thank you for your business. Others, like Champaign Municipal Employee Credit Union members have just recently joined the credit union as part of a merger. For those new members, we are glad to have you as part of the Credit Union 1 family and we are ready to serve your financial needs. We are at our best when we are serving you, our members.

Over the next year we want you to know that Credit Union 1 is here to help. Whether you are saving for retirement, buying a new car, sending a kid to college or need a more convenient way to manage your finances on the go, we have a solution. We look forward to meeting your financial need this year.

2017 Holiday Schedule

Our offices will be closed the following dates:

New Year's Day	January 2
Martin Luther King Jr. Day	January 16
Presidents' Day	February 20
Memorial Day	May 29
Independence Day	July 4
Labor Day	September 4
Columbus Day	October 9
Veteran's Day	November 11
Thanksgiving Day	November 23
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 **Friday, January 27, 2017** 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.



Insurance & Investments from a Trusted Resource

Have you checked out the CU1 Retirement & Investment Services Program yet?

Designed exclusively for credit union members, and located right here at the credit union, the CU1 Retirement & Investment Services Program offers retirement, insurance and investment programs designed to help you and your

family through a lifetime of financial planning needs.

And, in the spirit of the credit union philosophy, this Program is designed to assist a wide variety of members – from those just starting a savings plan, to those with sizable assets looking for more sophisticated financial management tools.

Whether you're looking for guidance on just one financial need you want to tackle today, or if you're interested in putting together a comprehensive plan, please

call the CU1 Retirement & Investment Services Financial Advisor, Joe Thomas, at (630) 599-7203 for a no-cost, no-obligation analysis.

Securities sold, advisory services offered through CUNA Brokerage Services, 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.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.
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Credit Union 1

Community Involvement



Food Drive Results!

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
1,238 pounds
of these items to the local Food Pantries!

We also received **\$40** in monetary donations which was donated to local food pantries.

Thank you for your support and donations.

Blood Drive



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.

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 2017.

Visit us online for details at 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.



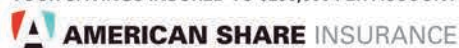
TruStage Health Insurance Program

Saving on health insurance can be easy. You could save \$434.39 a month on health insurance¹. Enroll by January 31. Act Now! Call 1-888-416-2166 or go to TruStageHealth.com today.

¹Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). The TruStage® Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth, LLC. GoHealth, LLC 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.

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YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



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



Save up to \$15 on TurboTax, the smarter way to get your taxes done right.

File your taxes the smarter way and save! TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.



Get your maximum refund. TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.



Be sure nothing gets missed. TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.



You're never alone. Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™. Credit Union 1 members can get up to \$15 off TurboTax federal products. Get started today and save!

Visit us online at creditunion1.org to get started.

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information.