



## A Message From Paul Simons, President/CEO

Have you ever seen a Kendama? If you have children chances are you have. A Kendama is a traditional Japanese toy consisting of a stick in the shape of a lowercase “t”. The “ken” or stick has cups at the right, left and bottom ends of the “t” and a spike on the top. There is also a ball or “tama” with a hole on one side that fits over the spike and the ball is attached at the center of the “t” with a string. If you can picture the

classic cup and ball game you have a general idea what this toy looks like. If you are still scratching your head, don’t worry, if you had asked me what a Kendama was 3 months ago I would have been doing the same thing.

The next question I have for you is have you ever seen a TV commercial or heard a radio advertisement for a Kendama? I am pretty confident that you have not but this simple game has taken the toy world by storm over the past few months and largely by word of mouth. Kids see other kids with the toy, they try it out and they are hooked. Who wouldn’t be? Kids love to have fun and they especially like to have fun with other kids. The makers of the Kendama found a great way to provide both things.

In April we celebrate National Credit Union Youth Month. Getting your kids excited about saving and teaching them sound financial principles early will give them a big head start in their adult life. Talk to them about earning and about dividing their earnings into buckets that they can use. May I suggest Saving, Sharing and Spending as a good place to start. Then when it comes time for them to get that first car, or to be a first-time home buyer, they have learned how

## 2015 Holiday Schedule

Our offices will be closed the following dates:

Memorial Day	Monday, May 25
4th of July	Saturday, July 4
Labor Day	Monday, September 7
Columbus Day	Monday, October 12
Veteran’s Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25

to manage their money and can go into these transactions with confidence.

Remember whatever stage of life you are in, Credit Union 1 is here to help and if you are happy with our service share the news with your friends. With the fast and friendly service at Credit Union 1, you can spend less time worrying about finances and more time figuring out how to use that Kendama.



## Monkey See, Monkey Do: Teach Them to be Wild About Saving

We’d be “lion” if we said saving was easy. Teach children how to save for their goals and they’ll have one of the most difficult aspects of finance under their belt by the time they’re teens—being consistent savers.

Here are a few ideas to help your cubs get Wild About Saving:

- Have young children—preschool age—sort different types of money into piles by color and size.

- At the grocery store, let children of all ages help you shop. Teach them how to comparison shop.
- As children get older, let them know what things cost. Share sales receipts and bills for items you’ve purchased for them.
- If you decide to pay your children an allowance, have children set aside part of their allowance for spending, part for saving, and part for sharing.

Get your children started right financially. Bring them to Credit Union 1 to start saving today!

# Credit Union 1 Community Involvement



## Blood Drive Results



Thank you to everyone who participated in **Credit Union 1 Blood Donation Month**. Credit Union 1 had 64 heroes come out to donate blood totaling 59 units of blood collected during the month of February 2015. Together we helped save 177 lives in our communities.



## Shred Event

### Complete Your Spring Cleaning At The Credit Union 1 Shred Event

During the month of May, Credit Union 1 will be having a Shred Event. Shredding sensitive documents containing personal information is one way to reduce your risk of becoming an identity theft victim.

Several of our branches will be hosting a Shred Event to provide a secure way for our members and the people in our communities to destroy your personal information. To allow us to accommodate as many people as possible, bring up to 2 file boxes or 3 grocery bags full of confidential documents to be shredded at one of the Credit Union 1 Shred Events. Documents will be shredded on site free of charge.

In the coming weeks, we will update our website to include Shred Event date and location information, so be sure to visit us online at [www.creditunion1.org](http://www.creditunion1.org) for the latest details.



Looking For a **Home Loan?**  
To Us, You're Not Just  
Another NUMB3R.



We'll explain your **home loan** options, talk to you about **insurance** and **interest rates**, and discuss **down payments** and **closing costs**. We want to get to know you, educate you, and help you make the best home loan choice for you.

Visit our **Home Loan Center** online at [www.creditunion1.org](http://www.creditunion1.org). We've designed tools to help you with your home loan financing. Here you'll find tips to help you make a better informed decision with your home loan, along with rate quotes and comparisons, rate watch, and you can even apply online.

Let's get started! Visit us online at [www.creditunion1.org](http://www.creditunion1.org), or call our Real Estate Department at (800) 252-6950, x7062.

Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval.

## 6 Steps for First-Time Home Buyers

- 1. Build your credit score.** This three-digit score mirrors your credit habits and will determine if you get a home loan and at what rate.
- 2. Build a downpayment.** You may need as much as 20% to 30% to qualify for the best rate; if you aren't there yet, talk to the Real Estate Department about your options.
- 3. Find an agent.** A buyers' agent works on your behalf rather than the seller's. Ask friends and family for recommendations.
- 4. Get pre-approved.** Your loan officer can help you learn what you can afford, how much you qualify for, and what kind of loan is best for you.
- 5. Locate the right house.** Research neighborhoods and check out homes online to get ballpark pricing information.
- 6. Take time to enjoy.** Make sure to savor the first days, weeks, and months in your house. It's a huge accomplishment to save for and purchase a home.



Scan For Branch Locations