

Member Focus

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



A Message From Paul Simons — President/CEO —

Remember the first time you valet parked your car? For me it was a bit nerve racking as I handed my keys to a nicely dressed teenager who looked like he had just passed the driver's test. I feel a lot less stressed about it today. Now I don't want you to get the idea that I am the kind of guy that valet parks all the time, nothing could be further from the truth, but it is a nice luxury every now and then, especially in the Illinois winter. It is little luxuries like valet parking that make life a bit easier.

At Credit Union 1 we are always looking for ways that we can make your financial life a little easier, so this month we are introducing CardValet. CardValet is an app that you can load on your phone that gives you control of your debit card and credit card. The app will notify you when transactions happen, the app will allow you to restrict transactions to certain types and to certain places, and the app will

allow you to turn your card on and off for your protection. It is a great tool for taking control of your electronic financial life and to protect you from card related fraud and the best part is you don't have to hand your keys to a teenager. Give CardValet a try, we know it will make your life easier.

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

I think we can all agree that easier is better. Let Credit Union 1 make your financial life a bit easier this year.

2017 Holiday Schedule

Our offices will be closed the following dates:

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

popmoney

Email it. Text it.
Pay people with Popmoney®.

The Popmoney® personal payment service lets you send money to friends, family or almost anyone. All you need is their name and email address or mobile telephone number to move money from your bank account to theirs. Go to Online Banking, then Pay Bills, then Popmoney to get started. Terms and conditions apply.

Decide Where, When, and How To Use Your Debit Card & Credit Card With CardValet

Credit Union 1 is pleased to introduce CardValet®, a mobile card management app that helps reduce account fraud by allowing our Debit Card and Credit Card cardholders to monitor accounts with their smartphone. You can now control how, when and where your cards are used.

Once CardValet is set up, you have the ability to "turn off" your card when not in use, establish transaction spending limits and decline a transaction when the amount

exceeds a predefined threshold. Real-time smartphone alerts can be customized based on the types of information you would like to receive.

CardValet is ideal for users who want to actively manage their cards. We are excited to offer this tool to our cardholders! Not only is CardValet user-friendly and convenient, but it will aid in our continued efforts to prevent fraud and identity theft for our cardholders. Download the CardValet app today!

Message and data rates may apply. Check with your mobile carrier for details.



Credit Union 1

Community Involvement



Blood Drive Results

We'd like to thank everyone who participated in **Credit Union 1 Blood Donation Month**. Credit Union 1 had 164 heroes come out to donate blood totaling 150 units of blood collected during the month of February 2017. Together we helped save 450 lives in our communities.

Shred Event



Join us for our Shred Event in May! Throughout the month, several of our branches will have a shred truck onsite to provide a secure way for our members and the people in our communities to destroy personal information. Be sure to tell your friends and family too.

Visit our Events page at creditunion1.org for more details.



Adopt-a-Pet Month



Credit Union 1 is excited to announce our first ever Adopt-a-Pet Month! Come join us in June for wagging tails and tiny meows, when several of our branches will have adoptable pets available from local animal shelters and rescues. You might just meet your perfect match, and will get your fill of cuteness at the very least. Help us find homes for as many pets as possible!

Visit our Events page at creditunion1.org for more details.

Teach Your Little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this can also be the hardest. A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So, how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners!
- Open a savings account at Credit Union 1. This is the best way to help them to learn to save for what they find meaningful in life. A life time of good savings habits can start now!



YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT
AMERICAN SHARE INSURANCE
By members' choice, this institution is not federally insured.



ALL SAVERS ARE WISE, BUT EVERY SAVER IS UNIQUE.
WHAT KIND OF A SAVER ARE YOU?

