



A Message From Paul Simons, President/CEO

It's Summer time and that means it's time to go on vacation. There is nothing better than spending some quality time by the pool, cruising the Bahamas, hiking in the woods, or enjoying the latest roller coaster ride. Vacations are a time for us to set aside the ordinary and do something different. Come to think of it, there is nothing more "ordinary" than your day-to-day finances

and we don't want them to be an excuse for you not to go on vacation. That is why at Credit Union 1 we want to help you make your summer special.

To do this, for a limited time, we will be offering "Trip to Treasure" vacation vouchers to members who book an Auto Loan or Home Loan with us. You can get that new car or new home and still enjoy some time away on us.

Concerned about being behind if you take some time off? There is nothing more taxing than coming home to a pile of bills, so in addition to vacation vouchers, you should try out our mobile banking app that allows you to see balances, make transfers, pay bills and deposit checks. If you can do your finances on the go, when you get home you can spend more time relaxing instead of catching up.

If you haven't already made plans, it's time to set aside the excuses and reward yourself with a little rest and relaxation. We hope you have a safe and fun summer and that you have the opportunity to do something extraordinary.

Need a New Car? Your Credit Union Membership Gives You Great Ways to Save

Credit Union 1 has great ways for our members to save on a new vehicle purchase.

The Credit Union Member Discount from GM offers all current and eligible credit union members exclusive discounts on new Chevy, Buick or GMC vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet,

Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Our members can save big with great low rates when you finance your new vehicle through Credit Union 1. Contact us at (800) 252-6950, option 3 directly to find out more about your vehicle financing options.



2015 Holiday Schedule

Our offices will be closed the following dates:

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



For a limited time, Credit Union 1 is offering a Vacation Voucher¹ with each [Auto Loan](#) and [Home Loan](#) financed at the credit union! Choose from 30 vacation destinations and take your family on a Trip to Treasure.

With [Auto Loan Rates as low as 2.99% APR for up to 60 months](#)² and a variety of terms, Credit Union 1 has an Auto Loan to fit your budget.

Looking for a Home Loan? Visit our [Home Loan Center](#) online at www.creditunion1.org with tools to help with your home loan financing.

APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. All loans subject to approval. ¹There is a minimum Auto Loan amount of \$10,000 to receive Golden Getaways Vacation Voucher. This is a limited time offer available 6/8/15 - 8/31/15 while supplies last to Auto Loans and Home Loans that close during the promotional period. Offer does not apply to existing Credit Union 1 loans or the refinancing of existing Credit Union 1 loans. Vacation Voucher will be mailed to the member after closing. Vacation Voucher must be redeemed with Golden Getaways Inc. and voucher expires 2 years after the issue date. Recipient is responsible for paying Room Tax and Handling Fee. Additional charges may apply during holidays, peak seasons, and weekends. Hotels and discounts are subject to change. Transportation is not included. See Vacation Voucher for full details. ²Best Credit Financing Example: An Auto Loan of \$20,000 at 2.99% APR for a 60 month term would result in a monthly payment of approximately \$359.28.

Credit Union 1 Community Involvement



School Supply Drive July 13th — August 15th Helping Students in Our Communities Succeed!

Paying For College The **Smart** Way

Celebrate **Smart** 2015

Prom and graduation seasons are a time of celebration, making memories, parties and high expectations. There is often a tendency for high school students to involve alcohol in their festivities, creating a dangerous situation for themselves and others.

WCIA-3/WCIX-49 and IllinoisHomepage.net offered students the opportunity to create their own "Celebrate Smart" PSAs. This year, Credit Union 1 sponsored these student-produced videos, all of which emphasize the message of "Don't Drink and Drive."

12 student-produced PSAs from local high schools aired in Central and Southern Illinois April 20 — June 20, 2015. Credit Union 1 is proud to be part of this project delivering an important message to the youth in our communities.



As more Americans pursue their dream of higher education, many students are looking for ways to fund the gap between financial aid and college expenses. That's why Credit Union 1 has partnered with Sallie Mae® to offer you the Smart Option Student Loan®, so that students and families can choose from three repayment options designed to help you pay off your loan faster and save money compared to a conventional private loan. With competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates, the Smart Option Student Loan is a responsible choice.

Features and benefits of the Smart Option Student Loan include:

- We offer a choice of competitive fixed and variable interest rates providing even more choice and flexibility
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Borrower benefits available — like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 24/7 online account management

Investing in higher education continues to be one of the best decisions you can make — and we want to help make it happen. **Together, we can do this.** Find resources for navigating the college application process, learn more about the Smart Option Student Loan, and apply online at salliemae.com/smartoption/creditunion1. Credit Union 1 is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree-granting institutions only. Credit criteria and eligibility requirements apply.



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