



A Message From Paul Simons, President/CEO

Summer is the time to get moving. Have you tried out one of the new fitness trackers? There is nothing like technology to tell you when to get up and move and to track how much you have moved. I am hoping to store up

a few steps in the summer so I don't have to take as many when the weather is not as good.

At Credit Union 1 we recognize the need for our members to keep moving. Not just the big moves like those that require a mortgage loan but even the small moves like summer vacations and trips around town. Our suite of online and mobile banking tools is there to keep you in touch with your finances while you are on the go. In addition, we are implementing a new suite of products to help you stay on the move this summer.

Our new prepaid card products include regular gift cards, a travel money card and an everyday spend card. The cards are reloadable at our branch locations, online and at various store locations. Prepaid cards will provide convenience, security and a way to keep your money within reach while you are on the go. We are also improving our debit and credit card

2016 Holiday Schedule

Our offices will be closed the following dates:

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

programs this summer. With the addition of chip cards and a new points program for credit cards, we know you will have a lot more freedom to manage your finances.

If getting moving to you means a new car this year, check out our new Car Buying Service Powered by TrueCar®. It makes reviewing, comparing, and finding that new set of wheels easy.

We hope you enjoy your summer and that you have a lot of opportunities to be on the move. We will keep working to make accessing your money easy wherever you go.

It Just Doesn't Get Any Better

The Credit Union 1 Car Buying Service Powered by TrueCar® is designed to streamline the process of car buying. The open road. A warm breeze. A great deal on your next car? With the Credit Union 1 Car Buying Service Powered by TrueCar, you can save thousands and feel the wind through your hair after a no-hassle experience.

Not only will you be able to get dealer pricing information before you leave home, but your Guaranteed Savings Certificate¹ will lock in your savings so you can spend more time enjoying driving your new car, and less time spent at the dealership.

- **See** what others paid for the new car you want, or see dealer used car prices so you know when you're getting a good deal
- **Get** your new car Guaranteed Savings Certificate or Used Vehicle Price Certificate
- **Save** time and money with negotiation-free Guaranteed Savings off MSRP on a new car from a Certified Dealer



Apply for an Auto Loan pre-approval by visiting us online at creditunion1.org, or call the Lending Dept. at (800) 252-6950, option 2. Browse our TrueCar online portal at creditunion1.truecar.com today.

Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval. ¹Guaranteed Savings not available in all states. In these states, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured. Your configured vehicle may not be available or in stock at the Certified Dealers.

Credit Union 1 Community Involvement



School Supply Drive July 11th – August 13th

Helping Students in
Our Communities Succeed!

Visit Us Online For Details
at creditunion1.org



School Supply Drive

Heading to College This Fall? Let Us Help.

Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge—finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2016/17 academic year, Credit Union 1 has partnered with Sallie Mae to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them.

To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- **Competitive Rates:** Access competitive variable and fixed interest rates.
- **No Origination Fee:** Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan.
- **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of customers choose this option.
- **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Relating Income and Education, CUNA Mad City Money™ 2016

On April 22nd, 2016, over 130 J.W. Eater Junior High School students, Rantoul, IL, were given the opportunity to experience the different financial responsibilities and decisions they will be faced with in the real world. In the two-hour financial literacy simulation known as Mad City Money, sponsored by the John L. Kelly Chapter of Credit Unions, students were assigned: a family household, profession and salary, and credit card or student loan debt.

After students calculated their monthly budget, they were given the freedom to decide how to spend their money on housing, transportation, food, clothing, utilities, entertainment, and child care. Each category had a booth that was presented by an employee of the participating credit unions, which included Credit Union 1, and other organizations located in Rantoul, IL.

For each category, “salespeople” persuaded the students to spend as much money as possible on that category. Throughout the simulation, some students were even given an unexpected life event that resulted in serious financial consequences. Thankfully for all the students, there was a Credit Union booth they visited for budgeting guidance and assistance with overcoming the financial challenges of the unexpected life event.

Ultimately the students realized the consequences of mishandling a budget and the advantages of managing a budget well. Credit Union 1 is proud to have participated in the event and hope it will have a positive impact in the students' future financial well-being.



Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy person, may offer a better chance of approval and may help lower your interest rate.

**For more information or to apply visit
creditunion1.org or call (800) 252-6950.**

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.

