

Member Focus

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



A Message From Paul Simons — President/CEO —

Did you know that the average American maintains relationships with at least four different financial institutions? That means four different statements, four different payment addresses, four different locations and four different companies holding your financial information. With that kind of complexity, managing your financial picture has become more and more difficult and less and less secure.

Over the past few years financial institutions have begun sharing a lot of the information that they have concerning your financial decisions with you as a consumer. One of the best of these offerings is credit monitoring. Your credit score is a key component of your financial health and understanding your credit score is one of the first steps in making sense of your financial picture. To help you understand and monitor your credit score, we recently introduced a program called CreditSense.

CreditSense is a “widget” included in Online Express Home Banking that provides access to your credit score. CreditSense will also give you information about your score and how it is calculated, and it will notify you of changes made to your score as they happen. It is a great tool to help you understand and monitor your credit. In addition, CreditSense is a “soft pull” of your credit which means that viewing or updating your score has no effect on the score itself, and best of all it is free.

Also, at Credit Union 1 we work hard to provide you with great products and services that fill most, if not all, of your financial needs. Financial advisors today are suggesting that consumers consolidate their many accounts not only to simplify but to help keep them secure and less likely to be targets of identity theft and fraud. At Credit Union 1 we will continue to provide products and services that help you make sense of your financial future.

2017 Holiday Schedule

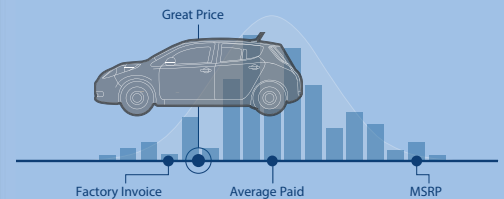
Our offices will be closed the following dates:

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

Credit Union 1 Car Buying Service

POWERED BY TRUECar.

Buy With Confidence.



Get More Than a Credit Score

Have you checked your credit score in Online Express yet? Credit Union 1 offers CreditSense powered by SavvyMoney® as part of your Online Express Home Banking experience. Even better news, there is not cost to you, and it is not a hard pull on your credit!

Do you know your credit score? Register for CreditSense, and get your credit score any time you login to Online Express. Also receive your credit score rating and helpful information about factors that influence your credit risk score. You'll see how you

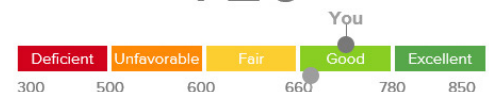
creditsense

can save money with personalized loan and other financial recommendations, like refinancing your existing debt, and other new lending opportunities with Credit Union 1.

All of this personalized information coupled with “Your Money”, SavvyMoney’s blog, will put you on the right track to take control of your financial future. Visit us online at creditunion1.org for more details and to get started.

RATING **GOOD**

720



*Avg. Score in your Zip Code is: 674

Credit Union 1

Community Involvement



School Supply Drive

If you would like to contribute school supplies towards our drive, the branches will have a collection bin available in the lobby July 1st – July 31st. We will also be accepting monetary donations during this time. The funds raised will be used to purchase additional school supplies to add to the donation.

Help us reach our **goal** of collecting **2,000** school supplies credit union wide!

This Year's Hot Vacation Spot: Credit Union Centers!

Going on a trip this summer? Make sure you pack the swimsuit, suntan lotion, a toothbrush and directions to a Credit Union Center.

What's a Credit Union Center? It's where you belong when you can't get to a Credit Union 1 branch. A Credit Union Center works just like a branch. You can make deposits, withdraw cash, and even apply for loans. In fact, you can do virtually anything you do at a Credit Union 1 branch¹. **Be sure you have updated your photo ID on file with us, because you'll need it to perform a Shared Branch transaction.**

No matter where you'll be traveling this year, chances are there will be a Credit Union Center near you. To find one, point your browser to www.co-opsharedbranch.org. You'll find directions, maps, even hours of operation, all at the website.

So get packing – and enjoy your summer vacation! You'll be able to relax knowing wherever you go; you'll be able to access your **Credit Union 1** accounts from wherever you are.

¹Available at Participating Locations



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



Make Your Next Educated Decision

Choose the Smart Option Student Loan[®]

If you're looking for a way to pay for school, make college happen with the Smart Option Student Loan. It's a smart choice because you can:

- Pay now or pay later: Choose from multiple repayment options, including no payments while in school¹.
- Receive a competitive interest rate: Our variable interest rates range from 2.50% - 9.95% APR¹. There is no origination fee and no prepayment penalty.
- Get the money you need: Borrow up to 100% of the school-certified cost of attendance².

Apply with a Cosigner

If a parent or other creditworthy individual cosigns the loan with you, it may give you a better chance of approval.

Encouraging Responsible Borrowing

We encourage students and families to supplement their savings by exploring grants, scholarships, federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

Apply Online – it's easy!

It only takes about 15 minutes to apply and get a credit result. To find out more or apply, visit us online at:

salliemae.com/smartoption/creditunion1.

This information is for borrowers attending degree-granting institutions only. You must be attending or have attended a participating school located in the U.S. during an eligible prior enrollment period. You must be a U.S. citizen or a permanent resident or a Non-U.S. citizen borrower with a creditworthy cosigner (who must be a U.S. citizen or permanent resident) and required U.S. Citizenship and Immigration Service (USCIS) documentation. U.S. citizens and permanent residents enrolled in eligible study abroad programs or who are attending or have attended schools located outside the U.S. are also eligible. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

*The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Option Student Loan customers.

¹Interest rates for Fixed and Deferred Repayment Options are higher than interest rates for the Interest Repayment Option. You're charged interest starting at disbursement, while in school and during your six-month separation or grace period. When you enter principal and interest repayment, Unpaid Interest will be added to your loan's Current Principal. Variable rates may increase over the life of the loan. Advertised APRs assume a \$10,000 loan to a freshman with no other Sallie Mae loans.

²Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.

Information advertised valid as of 12/27/2016.

Smart Option Student Loans are made by Sallie Mae Bank or a lender partner.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

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