



A Message From Paul Simons, President/CEO

At Credit Union 1 we take great pride in, “improving the on-going economic well-being of our members.” To that end we offer a great line up of products and services that assist our members in their everyday and long term financial goals. Over the past few years, however, we realized that we were missing an important part of our members’ overall

financial picture, specifically products and services related to retirement and investing. To fill that gap, we are pleased to announce our partnership with CUNA Brokerage Services Inc., and the creation of **CU1 Retirement & Investment Services**.

CU1 Retirement & Investment Services will bring a new stable of retirement, insurance and investment products to you, our members, and will provide opportunities for you to complete your financial picture. As part of this new partnership, we will also have the services of a full-time financial advisor. We would like to extend a warm welcome to Joe Thomas who has been selected to fill that role. Joe brings many years of investing and brokerage experience and will be a great resource to our members as they consider their retirement and investment needs. Joe will be located in the Lombard office but will make regular visits to branch locations in the Chicago metro area. Joe also has resources available to service the branches in Southern Illinois, Indiana and Nevada.

2015 Holiday Schedule

Our offices will be closed the following dates:

Columbus Day	Monday, October 12
Veteran’s Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Christmas Day	Friday, December 25



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

We are confident that you will enjoy the benefits that this new relationship brings and we are happy to be able to provide another great service to our membership.



Help REACHING your financial GOALS

We are happy to introduce **CU1 Retirement & Investment Services**, a personal financial management service designed exclusively for Credit Union 1 members. When you’re making important financial decisions about your future, you want sound, objective advice from someone who knows you well.

You’ve come to the right place. Our experienced professionals are here to help you:

- Build your base by evaluating your insurance protection needs.



- Accumulate assets for the future
 - Save and invest for retirement.
 - Save and invest for education.
- Manage wealth.
- Create a retirement income.
- Plan your legacy.

We offer personalized service, catered to your individual financial needs and goals. We can help with a specific need, such as investing retirement money, or we can provide comprehensive wealth management services, covering all aspects of your financial life.

Be confident in your future. Schedule your no-cost, no-obligation meeting with **Joe Thomas, Financial Advisor**, at (630) 599-7203 to discuss your needs and start planning today!

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, D/B/A CU1 Retirement & Investment Services. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.**

Credit Union 1 Community Involvement



School Supply Drive Results!

July 13th through August 15th, Credit Union 1 held our annual School Supply Drive. Each branch selected a school in their community to receive the school supplies we collected throughout the month.

Together we collected

1,773

School Supply Items.

Thank you very much for your participation! Your donations are greatly appreciated.



miracle JEANS day



September 9, 2015

Credit Union 1's members and employees opened up their hearts and wallets for Children's Miracle Network Hospitals, helping raise funds for a worthy cause. A *BIG* thanks to our members and staff who generously supported *Miracle Jeans Day*, September 9, 2015.

Together we raised

\$976.00

We are pleased to present a check for \$976.00 to Children's Miracle Network Hospitals, with 100% of the funds benefitting the kids who visit the hospital.



We're Making Miracles on International Credit Union Day

This International Credit Union Day we are celebrating the credit union difference. We invite you to Shop for Miracles with your Credit Union 1 Visa® Credit or Debit card on October 15th. Each time you use your card that day, we'll donate \$.10* to Children's Miracle Network Hospitals. Together we can make miracles for kids!

*Credit Union 1 will donate \$.10 for every Credit Union 1 Visa Credit card and Debit card transaction occurring on October 15, 2015. The maximum donation amount will be \$2,000.



Holidays Your Way, On Your Budget, With A **Holiday Loan**.

Holiday Loan
Rates as low as **9.90% APR**
Up to 36 months¹

Holiday Loan

APR= Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. All loans subject to approval. This Holiday Loan has a minimum loan amount of \$5,000 and a maximum loan amount of \$10,000. Holiday Loan promotion runs 10/1/15 - 12/31/15. **Best Credit Financing Example:** A Holiday Loan of \$10,000 at 9.90% APR for a 36-month term would result in a monthly payment of approximately \$322.32

