



A Message From Paul Simons, President/CEO

Being a member of a credit union is about community. We grow individually and collectively when we work together for a common good. As we approach election time, part of that community responsibility lies in our ability to go to the polls and help select the men and

women who will lead our nation. It is a right and a privilege and major part of who we are as Americans. We hope that you will take advantage of the opportunity and let your voice be heard in November.

Being part of a community also means being actively engaged in it. At Credit Union 1 we serve many diverse communities from the Chicagoland area, to southern Illinois, to Indiana and Nevada. Each community has its story. One example is included in our Member Focus this month and concerns the Chanute Airforce base museum featured in our Rantoul branch. We are proud of that diversity and of the opportunity we have to bring members together to serve the common financial good of all.

We live to serve you, our members, and we do that through the products and services we offer. If you haven't looked over all the products and services, we offer in a while you should. We are also proud of our outreach efforts and our work on things like school drives, CMN Miracle Jeans Day, and our involvement in the greater credit union movement. Take advantage of the opportunities you have to be part of whatever community you are in. You will be happy you did.

2016 Holiday Schedule

Columbus Day	Monday, October 10
Veteran's Day	Friday, November 11
Thanksgiving Day	Thursday, November 24
Christmas Day	Monday, December 26

Make Your Holiday Magic Happen 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 with a maximum loan amount of \$10,000. Holiday Loan promotion runs October 1, 2016 - December 31, 2016. ¹Best 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.

Get Guaranteed Member Pricing

The Credit Union 1 Car Buying Service Powered by TrueCar® is designed to streamline the process of car buying.

How much time did you spend buying your last car? Did you get a good deal? With the Credit Union 1 Car Buying Service Powered by TrueCar, you can save thousands and drive your next car home without the typical hassles at the dealer.

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 at the dealership. **Plus, when you buy a car through the Credit Union 1 Car Buying Service Powered by TrueCar and finance your Auto Loan with Credit Union 1, you will also receive special Auto Loan Rates as low as 1.99% APR up to 60 months².**

Credit Union 1 Car Buying Service POWERED BY TRUECar.

How it works:

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 of MSRP on new car from a Certified Dealer.

Buy a car like an insider and see what others really paid for the car you want today at creditunion1.truecar.com. Apply for pre-approval for a Credit Union 1 Auto Loan online at creditunion1.org or by calling our Lending Dept. at (800) 252-6950, option 2.



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. 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. ²Best Credit Financing Example: An Auto Loan of \$20,000 at 1.99% APR for a 60-month term would result in a monthly payment of approximately \$350.64. This is a limited time offer August 1, 2016 - October 31, 2016. To qualify for the 1.99% APR, there is a \$10,000 minimum loan amount.

Special Auto
Loan Rate
Limited Time Offer

Credit Union 1



miracle JEANS day



September 14, 2016

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 14, 2016.

Together we raised

\$892.00

We are pleased to present a check for \$892.00 to Children's Miracle Network Hospitals, with 100% of the funds benefitting the kids who visit the hospital.

Giving Back

Credit Union 1 has been giving back to our communities by helping students become financially fit. From July 1, 2015 through June 30, 2016 Credit Union 1 was one of 37 credit unions in Illinois who participated in the Illinois Credit Union Foundation's "Giving Back" program and helped educate 30,000+ students.

Credit unions prioritize financial education for their members, employees, and communities as part of their pursuit of social justice.

This is why we celebrate International Credit Union Day at Credit Union 1. We think ideas like people before profit, social responsibility, and financial education improve lives.

So when we wish you a Happy ICU Day at Credit Union 1, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.

INTERNATIONAL CREDIT UNION DAY®
OCTOBER 20, 2016



Shop For Miracles • October 20

Every time you use your Credit Union 1 Credit or Debit card on **October 20, 2016**, we will donate 10 cents to Children's Miracle Network Hospitals. The maximum donation amount will be \$2,000.



Chanute Air Museum on Display at Credit Union 1

Did you know that Credit Union 1 started at Chanute Air Force Base, Rantoul IL in 1958? We are very proud of our history and excited to announce that we have a museum display at our Rantoul branch from the now-closed Chanute Air Museum. On that display are many pictures illustrating the history of Chanute Air Base (see picture to the left). This is a remarkable conversation piece and a great reminder of our own history as an institution that had its beginnings at Chanute Air Force Base.

This museum piece will be on display for a limited time only, so stop by the Rantoul branch and see the history for yourself!

