



*Tom Newins*  
**TOM NEWINS**  
PRESIDENT/CEO

## START FRESH

April is Financial Fitness Month, and at Credit Union 1, that's plenty reason to pop the top on a month-long celebration. Get ready for free and frequent financial fitness classes, weekly budget blogs, and new ways to grow your fiscal health!

With springtime nearly upon us, you have an amazing opportunity to start fresh with your finances. Get outside to eye your frosty garden plot, and ask us how to fund home improvement! Already, Credit Union 1 has lent over \$36 million dollars and volunteered

over 780 hours in 2014 – so don't think we can't help you get a kitchen remodeled.

In the coming weeks, when you think "financial fitness," I urge you to challenge yourself to learn or do something new. With Credit Union 1, you can choose a goal and reach it! Spring is invigorating, and your finances deserve a bit of that energy and attention.

Of course, Alaska is certain to see a bit more snow before the flowers bloom – but that doesn't mean it's too early to plan a budget-building project. Wake up from winter and take advantage of a financial fitness class, blog, or one-on-one help from CU1!

## LAND YOUR DREAM JOB



VISIT [CU1.ORG](http://CU1.ORG) TO APPLY!

Ready for the next (or first) step toward a rewarding, lifelong career? Come join the team at Credit Union 1! We're one of Alaska's favorite employers, and we're hiring for positions throughout the state. If you're an energetic, well-spoken and organized professional, apply today!

For high school graduates and college students, there's no better place to start working than Credit Union 1. The part-time positions we offer may even accommodate a current student's class schedule!

For a competitive salary and excellent benefits – including on-site childcare, health and life insurance, a 401k with profit sharing, and more – [visit cu1.org to apply](http://visit.cu1.org).

## TIME FOR AN AFFORDABLE SPRING REMODEL



**Why tackle spring cleaning, when you can replace that worn-out home interior instead? With a Personal Premium loan from CU1, you'll enjoy a fixed, low interest rate on the purchases that make your home its best. Scrap those old appliances, carpet or furnishings, and let Personal Premium brighten your nest for spring!**

# LIVING ONE FOR ALL

## COMMUNITY CHANGE

At Credit Union 1, we believe that by supporting our communities, we can improve the big picture of Alaskans' lives. This is something we call living "One for All!" To us, living "One for All" means unity. We love working together toward a common goal, and we recognize that it's our duty to give back to the communities in which we operate. This is why Credit Union 1 has chosen "community change" to be our One for All Alaska Fund focus for 2014!

## LOCAL BENEFICIARIES

### ANCHORAGE

The Children's Lunchbox provides school lunches and weekend food supplies for kids in Anchorage and the Valley.

### EAGLE RIVER

Boys & Girls Club of Eagle River provides a safe, fun and inspirational learning environment for the youth of Eagle River.

### FAIRBANKS

Fairbanks Youth Advocates helps homeless and at-risk Interior youth move toward stability and self-sufficiency.

### KETCHIKAN

First City Homeless Services provides assistance to their clients in finding employment, permanent housing and getting in touch with other community resources.

### KODIAK

Kodiak Women's Resource and Crisis Center provides shelter and other resources for the women and children of Kodiak exiting unhealthy relationships.

### NOME

Boys & Girls Club of Nome provides a safe, fun and inspirational learning environment for the youth of Nome.

### SOLDOTNA

Soldotna Teen Center provides a positive and fun place for Soldotna's teens.

**To make a donation to your local community cause, please visit a CU1 branch or sign in to OnLine Access and transfer funds today. Thank you for your support!**

## NEW BENEFITS TO YOUR MASTERCARD® CREDIT CARD

Many folks carry a card without much thought to the card provider. However, Credit Union 1 and MasterCard® have given a lot of thought to YOU! Thanks to studies done by MasterCard to maximize benefits and value for their cardholders, your Classic, Gold & Platinum CU1 cards now include:

- **PRICE PROTECTION** – Guarantees the best price on new products purchased with your MasterCard by providing a refund on the difference if you find a lower price within 60 days of purchase.
- **EXTENDED WARRANTY** – Receive extended warranty coverage on purchases that duplicates the terms of the original manufacturer's warranty for up to a year upon expiration of the manufacturer's warranty.
- **IDENTITY THEFT RESOLUTION SERVICES** – 24/7 access to specialists who can assist you with cancelling lost cards, fraud paperwork, education, an Identity Theft Resolution Kit and more! They'll also notify major credit reporting agencies to place blocks on your records, follow-up throughout the process, and obtain free credit reports for you!
- **MasterRental SERVICES** – Classic Cards also include MasterRental benefits which may cover your rental car.

For questions or more information about MasterCard benefits, call 1-800-MC-ASSIST.



**This year from  
April 21-26,  
we'll be celebrating  
National Credit Union  
Youth Week with  
seven days of "Save  
Wave" surfing fun!**

In each of our CU1 branches, there will be prizes and goodies to grab, a special teller station just for kids, and employees on hand to help your young ones open their very first savings account. Be sure to stop by!

Youth Week is always a great time for kids, and CU1 loves helping our youngest members enjoy the adventure of learning how to save.

For more info on Youth Week activities and kid-friendly savings accounts, visit [cu1.org](http://cu1.org) or message [OneforAll Alaska on Facebook!](#)

# HOW WILL YOU CELEBRATE SPRING?



It's a new season at Credit Union 1, and that means fresh new opportunities to grow your financial future. Find out what's in store!

## SAVINGS

Nothing says "new start" like a healthy nest egg! Plump up your piggy bank this spring by contributing just 1% more to savings with each paycheck. A small amount is easier to do without, but it can be a big long-term step toward your savings goal.

Did you know that CU1 offers a variety of simple accounts to meet your money-saving needs? Talk to one of our experts today, and we'll match your savings goal with the account or certificate that will earn you the biggest pay-off. Make the most of your money with a savings plan to match!

## LOANS

It's no secret that CU1 offers low interest rates and affordable payment options on all kinds of vehicles, Alaskan toys, or even assistance until your next pay check. But did you also know we have a top-notch Real Estate team? Homebuyers can turn to Credit Union 1 for personal, local service. When you have questions about the home-buying process, we're ready to dive in and help you get those house keys!

Credit Union 1 loves lending money, which means we make it as simple and stress-free as possible. Apply for a loan online at [cu1.org](http://cu1.org), and get an answer fast! Plus, because we love our members, we make sure to match you with the right loan for your budget. With our help, you'll find the funding you need and the peace-of-mind that you can afford your payment and terms.

## E-SERVICES

These days, e-Services are a must-have for any financial relationship. Are you taking advantage of all that CU1 has to offer? Our handy-dandy e-Services can help you schedule bills for automatic payment, receive alerts of your account activity, and deposit checks 24/7! Plus, Credit Union 1 e-Members<sup>1</sup> receive a special interest rate discount on loans!

Although e-Services may seem intimidating to first time users, you have nothing to fear at CU1. We'll show you exactly how to use any service that catches your eye, so you can make the most of your e-Membership. Why not greet Spring with a fresh approach to electronic banking?

## COMMUNITY

Credit Union 1 loves to give, and one of the ways we do this is by fundraising for community causes throughout the year. Last year, we were able to fundraise over \$100,000 for local non-profits through our monthly branch fundraisers – possible only because of the generosity of our members. Thank you!

In April, we're supporting Junior Achievement of Alaska. This organization brings volunteers from local businesses into classrooms to teach our youth about financial literacy, money management, how business works and instills them with the entrepreneurial spirit! To learn more about our community-minded spirit, visit [cu1.org](http://cu1.org).



<sup>1</sup>Become an e-Member and receive a .25% interest rate discount on your next loan at Credit Union 1. Not valid for refinancing of existing Credit Union 1 loans. An e-Member has a Credit Union 1 checking account, e-Statements, Money Messages, Bill Pay and one or all of the following services: Direct Deposit, CU1's Mobile App or One for All Mail. E-Member loan interest rate discount not valid for credit cards, Quick Cash, Real Estate or Fresh Start loans. Credit Union 1 may cancel or amend this program at any time. Other terms and conditions apply. Speak with a credit union representative for details.

# EXPERIENCE SOMETHING NEW

## COMMUNITY CALENDAR

### PARTY FOR A CAUSE

Throughout the year, CU1 is happy to host a Member Appreciation Party in each of our branch communities. These events feature free hors d'oeuvres, beer and wine – plus a silent auction to benefit a cause in your community. On Wednesday, April 30, we'll be celebrating in Kodiak! Keep an eye on [cu1.org](http://cu1.org) to learn when your local party will take place.

New this year, enjoy a "Meet and Greet" with President/CEO Tom Newins during your Member Appreciation Day! We'll bring the coffee and cookies, you bring the conversation. See you there!

### HOLIDAY SCHEDULE

All Credit Union 1 branches and our Member Service Center will be closed:

- **EASTER SUNDAY**  
Sunday, April 20
- **MEMORIAL DAY**  
Monday, May 26

### UPCOMING FEE CHANGES

Effective April 2, ATMs that are part of the Alaska ATM Alliance will no longer offer fee-free withdrawals to Credit Union 1 cardholders. Please note that this fee is not charged by Credit Union 1, but rather by the ATM provider.

### ATTEND A FREE DISCOVER FINANCIAL FITNESS CLASS!

Budget feeling stretched? Credit Union 1's Discover Financial Fitness classes will give your finances a work out. Hosted by CU1 experts, these classes teach you how to create a budget that works, discover what credit means and how to use it wisely, and gather tips on what to do if the weight of your finances feels like too much to bear. Check out a class, and bring a friend!

#### PUBLIC CLASS SCHEDULE

Credit Union 1 Mountain View Branch,  
115 N. Bragaw, Anchorage, AK

- **April 23:** 6-7:30pm
- **June 18:** 6-7:30pm

#### ONLINE CLASS SCHEDULE

- **April 29:** 6:30-8pm
- **May 21:** 6:30-8pm
- **June 25:** 6:30-8pm

#### CLASSES ARE ALWAYS FREE!

To sign up for in-person and online classes today, please email Ashley at [oneforallalaska@cu1.org](mailto:oneforallalaska@cu1.org).

Also, effective July 1, the late payment fee on CU1 credit cards will increase from \$20 to \$25.\* As a not-for-profit credit union, all fees we charge are recycled back into member benefits, like our mobile app and mobile deposit!

\*Please note that if you'd like to close your CU1 credit card, you can do so by visiting any branch or by contacting our Member Service Center.

## LET'S CONNECT!

Sometimes, late at night, Credit Union 1 misses you. That's why we frequent [Facebook](#), [Twitter](#), [YouTube](#), [Instagram](#) and more! We love to connect with our members, to share our news and hear your input, any time of day. For a complete list of ways to connect with Credit Union 1 via social media, [visit cu1.org](http://visit.cu1.org).



1941 Abbott Road  
Anchorage, AK 99507  
(907) 339-9485 • 800 478-2222

AUDIO RESPONSE TELLER (ART)  
(907) 562-2212 | 800 478-2226  
24/7 Account Access by Phone

[WWW.CU1.ORG](http://WWW.CU1.ORG)



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President/CEO

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