



Tom Newins
TOM NEWINS
PRESIDENT/CEO

LOVE YOUR *Summer*

All Alaskans know that summer is a fantastic time of year in our state. We have so much energy, so much sunlight, and it's tough to stop for sleep! My go-to idea for summer fun is cruising on the water and relaxing amid Alaska's larger-than-life scenery. What does summer fun mean to you? And how can Credit Union 1 help make it happen?

I suspect that for many CU1 members, summer fun means adventure. That's why we specialize in "adventure loans" this time of year! Low loan rates and flexible terms help our members enjoy RVs, ATVs, boats and motorcycles – or even a new sports car, if that's your preference! Whatever your idea of fun is, we're here to make it happen.

During this busy time of year, I also encourage you to check out the Credit Union 1 e-Member discount (details inside this newsletter!). With our wide variety of e-Services, you can save time AND money. In fact, for becoming an e-Member, we'll give you a special interest rate discount on CU1 loans.*

As a credit union that is motivated and inspired by its members, we're happy to cater our products and services to your needs. Need more hours in your day, to fully enjoy this summer? I can't bend time, but I can point you toward the CU1 resources to make this summer your best one yet.

*Some restrictions apply. Visit cu1.org for details.

LET'S GET SOCIAL

VISIT CU1.ORG FOR DETAILS

Are you a social butterfly online? Whether you spread your wings on Twitter, Facebook, Instagram or elsewhere, Credit Union 1 would love to join your social loop. Here's what you'll enjoy as our friend or follower!

- Live updates from our volunteering events. You'll feel like you're there!
- Current news about CU1 contests and promotions. Plus sur-PRIZES available only on social media!
- Fun video diaries and documentaries on CU1 efforts to inspire positive community change.
- The opportunity to voice comments and questions to CU1 experts and receive timely, personal feedback!



COMMUNITY IMPACT UPDATE

BILL COUNTRYMAN SCHOLARSHIP

2014 marks the 27th year that Credit Union 1 has proudly supported local students by awarding Bill Countryman Scholarship funds. This year, 14 deserving winners were selected from communities throughout Alaska, totaling \$10,000 in funds dispersed!

Nearly 40 area students applied, and the following were selected to receive scholarships:

Kari Millstein of Kodiak

Emy Anzueto of Ketchikan

Eli Shayer of Anchorage

Jennifer Tuttle of Anchorage

Will Dumm of Kodiak

Joshua Medina of Kodiak

Jenny Valdez of Kodiak

Savannah Nelson of Chugiak

Reymark Galleto of Kodiak

Robyn Burnside of Kodiak

Courtney Ibabao of Kodiak

Tyler Canete-Hall of Kodiak

Autumn George, currently attending Seattle Pacific University

Helen Michaelson, currently attending Gonzaga University

Bill Countryman was a longtime board member at Frontier Alaska State Credit Union (one of the credit unions that merged to make CU1 what it is today). Mr. Countryman believed that education and adventure are what keep you young!

NEXT
APPLICATION
PERIOD:
Jan. 1-Apr. 1
2015

ONE FOR ALL ALASKA FUND

So far in 2014, you've already helped raise \$10,777 for the One for All Alaska fund! This unique fund was created in 2011 as a vehicle to raise money throughout the state toward a yearly community service focus – this year's being Community Change. Better yet, all funds raised in your branch community stay in that community, so you know your donations are being put to use close to home where they're needed most. Thank you, CU1 members!

CASH IN ON EQUITY ADVANTAGE



Just in time for DIY season, Credit Union 1 is happy to offer the "Equity Advantage" program to CU1 homeowners. This flexible equity option allows you to lock in your interest rate on all or part of your home equity balance – at any time!

Typically, home equity interest rates fluctuate with the national market. With Equity Advantage, CU1 members can catch rates while they're low to secure them on a particular purchase! You'll enjoy flexibility and choice on your Home Equity Line of Credit with this elite new program.

To use Equity Advantage on your next major purchase (or to pay off higher-rate debt), contact a CU1 Real Estate expert today. We'll help you eliminate the need for other loans!

HAVE YOU HEARD ABOUT "THE CHIPS?"



Sorry, we're not talking Sour Cream and Onion. Coming soon, credit and debit cards across the country will employ EMV (EuroPay, MasterCard® and VISA) chips to increase the security of point-of-sale transactions. These special card chips will help reduce the opportunity for fraud when using your card in-store! Card providers such as VISA and MasterCard have until late 2015 to implement this.

As always, we are working hard to stay on the forefront of technology for CU1 members. We want you to enjoy the best financial services available!

SUMMER MEANS TO ME...



"...a brand new adventure!"

Finance a new CU1 loan by July 15, and you'll be entered to win one of five \$1,000 MasterCard® gift cards!¹ Fabulous prizes PLUS an affordable loan with CU1? We're adding even more fun to summer! Now, your toughest decision will be which new adventure to finance:

NEW TOYS

Is there a voice in the back of your head, telling you to "seize the season?" It's time to listen! CU1 has fantastic low interest rates on toy loans this summer, so you can afford the RV, ATV, boat or motorcycle of your dreams. Enjoy the ride!

NEW HOMES

One of life's greatest adventures is the prospect of buying a new home. Summer is the perfect time to shop, and shopping with a pre-approval is the perfect way to flaunt your buying power! Visit CU1 today to start the pre-approval process, and you could have house keys in hand while the grass is still green.

NEW CARS

Whether you want the wind in your hair or a reliable grocery getter, Credit Union 1 can help you finance your next ride around Alaska. We specialize in simple, straightforward auto loans to help you afford the wheels you need with the payment you want.

NEW SERVICES

Don't waste time managing your finances with pen and paper, instead of enjoying our seasonal sunshine. With CU1 e-Services, you can pay bills, monitor your balance and receive important updates on YOUR schedule, 24/7, from anywhere this summer takes you!

What's even better than that? CU1 e-Members qualify for an exclusive .25% loan interest rate discount!² To become an e-Member, you'll first need a handy CU1 checking account. Then simply sign up for:

- e-Statements (to give your letter-opener a rest)
- Bill Pay (to start saving stamps)
- Money Messages (to stay ahead of low funds)

Finally, choose one more perk (or enjoy all three!): Direct Deposit, our Mobile App, or One for All Mail.

That's it! Your new e-Member discount will make financing a new CU1 loan even more affordable. Talk about a budget bestie!

EXPERIENCE SOMETHING NEW: For quick and easy updates during your loan application, sign up for CU1 text alerts! We'll text you to confirm appointment times or if we're unable to reach you by phone.

To sign up, text **LOAN** to **35350**.

Let's discuss your financing options! cu1.org • (907) 339-9485



¹NO PURCHASE OR LOAN FUNDING NECESSARY TO ENTER OR WIN. For details and official contest rules, speak to any Credit Union 1 branch representative or visit cu1.org.
²Become 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**

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

- **JULY 4 FOR INDEPENDENCE DAY**
- **SEPTEMBER 1 FOR LABOR DAY**



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



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. We'll be celebrating in **Nome on August 5** and in **Ketchikan on September 24!** Enjoy a "Meet and Greet" with President/CEO Tom Newins before the party. We'll bring the coffee and cookies, you bring the conversation. See you there!

DOLLAR DOG KIDS CLUB

Credit Union 1's youngest members are invited to attend the Dollar Dog Kids Marketplace on Friday, July 18 from 4-5:30pm at our Abbott Branch, located at 1941 Abbott Road in Anchorage.

Bring your aspiring entrepreneurs for an afternoon of games, snacks, and the chance to sell their homemade goodies!

To sign up your child to sell goods at the Marketplace, please email dollardog@cu1.org.

ATTEND A FREE DISCOVER FINANCIAL FITNESS CLASS!

Budget feeling stretched? Credit Union 1's Discover Financial Fitness classes will give your finances a workout. 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

Aurora Inn, 302 East Front Street, Nome, AK

- **August 4:** 6-7:30pm

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

- **August 13:** 6-7:30pm

ONLINE CLASS SCHEDULE

- **July 30:** 6:30-8pm
- **August 27:** 6:30-8pm
- **September 24:** 6:30-8pm

CLASSES ARE ALWAYS FREE!

To sign up for in-person and online classes today, email oneforallalaska@cu1.org.

BOARD OF DIRECTORS

- Joe Towslee, Chair
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- John Weddleton, Secretary
- Steve Cavin, Treasurer
- Becci Anderson, Director
- Tim Craig, Director
- Carl Markon, Director
- Fred Stassel, Director Emeritus

ASSOCIATE DIRECTOR
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Tom Newins
President/CEO

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- Marietta Hall, Secretary
- Carl Markon, Member
- Jennifer Bernard, Member
- Ross Risvold, Member

YOUR ONE FOR ALL REWARDS PROGRAM IS CHANGING!

There are exciting changes coming to the One for All Rewards program on August 1, 2014. Here is a list of what will be changing when it comes to both earning and redeeming One for All Rewards points with CU1:

REDEEMING POINTS

- We are streamlining the list of gift cards offered for Rewards points redemption. In addition to \$10 Starbucks, \$10 Subway, \$15 iTunes, \$25 Fred Meyer, \$25 Amazon, \$50 Costco and \$50 REI cards, we'll also offer \$25, \$50 and \$100 MasterCard® gift cards for redemption.
- In response to popular request, members will be able to use Rewards points for certain fee reversals.
- We're replacing Travel Rebates with Cash Rebates, in \$25, \$50 and \$100 increments. A great choice if you don't want to wait for a gift card in the mail!
- Certificate premiums are changing to 10,000 points for .1% on regular certificates (under \$100,000) and 20,000 points for .1% on jumbo certificates (\$100,000 and over)

EARNING POINTS

- On January 2 each year, all members in good standing will receive 500 anniversary points to celebrate their membership with the credit union.
- A few lesser used options for earning points will go away on August 1: deposit account balances (with the exception of certificates), Bill Pay, first checking account, first credit card loan, phone and online services passwords, Match 'em or One: The Game on cu1.org, and member referrals.
- Points earned on loans will change to a one-time bonus of 1,000 points for new loans over \$2,500 and an additional 500 bonus points for setting up automatic payments.
- E-Statement points will change to a one-time bonus of 2,000 points when a member first signs up for e-Statements.

You can find full information on the One for All Rewards points program at cu1.org.

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