

A NEW SEASON @ CU1

NEWSLETTER

WINTER 2014



Tom Newins
TOM NEWINS
PRESIDENT/CEO

Welcome to the New Year – and a new season at Credit Union 1! After a remarkable 30 year career, CU1's former President/CEO, Ms. Leslie Ellis, has retired. I'm honored to carry on her vision of excellent service and value for our members – and as a 21 year veteran of Credit Union 1 myself, you can be sure that we'll passionately uphold the "people helping people" spirit of our credit union going forward.

In tribute to Leslie's many years of service, I'd like to share a few of her career milestones that have directly impacted members like you. Early in her presidency, Leslie merged several smaller credit unions into the strong and stable Credit Union 1 you know today. She went on to build branches where no one else would venture. Most recently,

the Mountain View community of Anchorage can attest to the success of her philanthropic trail-blazing.

In three decades, the whole world has changed – but with Leslie's penchant for forward-thinking, Credit Union 1 has remained a leader in cutting edge products and services. Today, we are one of the strongest credit unions in the country.

It's been an honor and pleasure to work with Leslie these past years, and as your new President/CEO, I'm truly excited for what the future holds. Credit Union 1 has big plans in store for 2014, all aimed at improving your financial well-being and helping you reach your goals.

It's a new season at CU1, and to us that means finding bright new ways to share member-focused finances and the One for All spirit of philanthropy. As a one-of-a-kind, not-for-profit cooperative, rest assured that YOU are always our top priority! Cheers to starting your New Year on the right foot, as an MVP at CU1.

MAKE MORE OF YOUR MEMBERSHIP

Did you know you're a co-owner of Credit Union 1? As a credit union, we're owned and operated by our members – so we put your interests first! We keep our services affordable and our fees low, because we exist entirely for YOU. It's time to take advantage of your special status!

In the upcoming year, pay close attention to the member opportunities that come your way. These include low loan rates and straightforward refinancing, a Rewards program that supports your unique spending and saving style, free financial education, and MUCH more. If you have questions that's what we're here for! For more ways to make the most of your membership, visit cu1.org.

FRESHENING YOUR FINANCES: THE 2014 Challenge

For a New Year's resolution that will truly improve your future, focus on financial well-being in 2014. With CU1's help, you can curb unnecessary spending, manage your debt and grow your savings! A healthy, happy pocketbook means a healthier, happier you – so get started today! We'll be your resolution buddies, to help you follow through (unlike the year you vowed to give up chocolate).

LIVING ONE FOR ALL

WAYS WE GAVE IN 2013

Each year, Credit Union 1 donates and fundraises thousands of dollars and volunteer hours to help Alaskans in need. These efforts support our sincere, statewide commitment to living One for All! Curious how your fellow Alaskans were impacted in 2013? Here are some highlights:

FUNDRAISING

Through the dedication of our employees, generosity of our members and contributions from CU1, we raised over \$95,000 for various causes last year, including:

- \$30,000+ to fight childhood hunger via the One for All Alaska Fund.
- \$5,500+ for the Food Bank of Alaska, which equals 28,000 pounds of food.
- \$4,000+ for the Children's Miracle Network, to help provide assistance for children struggling with illness.
- \$4,300+ for the Stone Soup Group, to support families with kids who experience disabilities.
- \$7,000+ to help folks in Mountain View recover from the loss of a large apartment fire.
- \$40,000+ for Member Appreciation Day beneficiaries across the state, including: the Soldotna Boys & Girls Club, the Kodiak Leo's Club, Fairbanks Youth Advocates, the Bering Sea Women's Group in Nome, Community Connections in Ketchikan and the Eagle River Boys & Girls Club.

VOLUNTEERING

Credit Union 1 employees volunteered over 2,700 hours in 2013 to a long list of causes and projects, including: the American Cancer Society's Relay for Life, the Children's Lunchbox's Fall Feast, Neighborworks' Paint the Town, the Hospice of Anchorage's annual event, the Mountain View Street Fair, and many more.

THANK YOU to our incredible Credit Union 1 employees and members who made 2013 such a giving success! Each and every one of you has helped to make our communities a better place to live. Together, we're living One for All!

AFFORD YOUR EDUCATION

WITH A CREDIT UNION 1 SCHOLARSHIP OR LOAN

At Credit Union 1, we're happy to have members who are life-long learners. Each year, your commitment to ongoing education is clear by the Bill Countryman Scholarship applications we receive! 2014 marks the 27th consecutive year that Credit Union 1 will offer this scholarship opportunity, which is named after long time board member, Bill Countryman. Our scholarships are available to current and upcoming college students, as well as junior and senior high school students applying for the Johns Hopkins CTY Program. Visit cu1.org or stop by your local branch for info on how to apply.

Need extra help making ends meet? Credit Union 1's Smart Option Student Loan[®] by Sallie Mae[®] features no origination fees, no prepayment penalties, and low variable interest rates. Plus, you can choose the repayment option that best fits your needs! Borrow up to the cost of your attendance (minimum of \$1,000) as confirmed by your school and certified by Sallie Mae, less any financial aid received. With results in about 15 minutes, applying online is fast and easy! For full details, visit cu1.org.



EASY ONLINE SHOPPING

Shopping online is a fun, fast way to find what you need – but checkout can be such a drag!

For a smooth ride instead, sign-up for the Credit Union 1 MasterPass[™] by MasterCard[®] today. You'll enter your information into a digital "wallet" just one time! When buying online, look for the "Buy with MasterPass" button to complete your purchase in a snap.



BONUS: Since CU1's MasterPass wallet uses the same MasterCard technology as your Credit Union 1 debit or credit card, you can be confident that your information is safe and secure.

To get started with your CU1 MasterPass wallet today, visit www.masterpass.com/creditunion1.

WHAT'S YOUR MONEY STYLE?

Credit Union 1 is a cooperative that celebrates diversity. When it comes to our members, we know you each have unique needs, circumstances and goals! As a member-focused financial institution, we learn about YOU before offering advice. For money management that truly matches your life, you've come to the right place.

Check out Credit Union 1's top five "money style" focuses for 2014 below. Which mix speaks to you? Maybe you're a savvy saver who likes to support local charities. Maybe you're just starting out in life and affordable loans (with e-Services) spark your interest. No matter your style, Credit Union 1 has you covered. We love your individuality, and we're here to help grow your unique financial future!

SAVINGS

With a variety of savings account and certificate options, CU1 can help you make the most out of saving for the future. We offer savings plans to suit all stages of life, from pre-school to post-retirement! With our One for All Rewards program, you'll also earn points on your account balance, which you can save and redeem toward a loan interest rate discount, gift cards and more. Talk about a sweet savings incentive!

LOANS

Have a big ticket purchase coming up in 2014? Turn to CU1 for help. We offer low interest rates and affordable payment options to help fund your next new or used vehicle, Alaskan toy, or even assistance until your next pay check. You can also trust Credit Union 1 credit cards to be simple and straightforward, with no hidden fees and balance transfers that won't cost an arm and leg. Our loans are all about providing affordable options to finance your needs and dreams!

When you're in search of a new home-sweet-home, financing options can seem confusing and endless. Here's why you'll love CU1: Our loans stay in-house, which means we won't

sell your mortgage to an out-of-state, out-of-touch bank. When you have questions, we're here to help! Plus, our loan approvals happen right here at Credit Union 1.

E-SERVICES

Looking for a financial partner who can keep pace with your fast-tracked lifestyle? We're on it. With CU1 e-Services, you have loads of options for accessing your accounts and managing money from anywhere with internet. Schedule your bills for automatic payment, receive alerts of account activity and deposit money 24/7 with just a few of our favorite e-Services! Credit Union 1 e-Members¹ even receive a special interest rate discount on loans.

COMMUNITY

As a Credit Union 1 member, you've likely heard us toss around the phrase "One for All." What exactly does this mean? To us, living One for All means doing our best to promote healthy, happy Alaskan communities. We achieve this goal by fundraising, volunteering, teaching and more – all across the state! CU1 is more than just a financial partner; we're here to truly support Alaskans in need.

We are ONE credit union that serves ALL of your financial needs, and we're ONE social movement that we can ALL join. Spread the word! One for All!



¹Become 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 and 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. Keep an eye on cu1.org to learn when your local party will take place! These events feature free hors d'oeuvres, beer and wine – plus a silent auction to benefit a cause in your community. On Thursday, March 27, we'll be celebrating in Soldotna!

DOLLAR DOG BIRTHDAY CHALLENGES

Is your little one's birthday coming up? Give the gift of savings with their very first Dollar Dog Kids Club account! These kid-friendly savings accounts teach the value and purpose of money at an early age. Plus, Dollar Dog sends postcards and hosts events throughout the year – and during your child's birthday month, they'll receive a special challenge from their canine pal to earn One for All Rewards points!

TAX TIME REMINDER

With tax time quickly upon us, here's a friendly reminder for members who receive e-Statements. If you're signed up for e-Statements, your 2013 tax forms will also be electronic. Access your documents quickly and easily by signing into OnLine Access, clicking the "E-Statements" tab, and then selecting your tax form in the "Recent Statements" area. View and print documents 24/7 at your convenience!

ATTEND A FREE FINANCIAL FITNESS CLASS!

Budget feeling stretched? Credit Union 1's Discover Financial Fitness classes are here to 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 some 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

- **February 19:** 6-7:30pm
Credit Union 1 Mountain View Branch
115 N. Bragaw, Anchorage, AK

ONLINE CLASS SCHEDULE

- **January 29:** 6:30-8pm
- **February 26:** 6:30-8pm
- **March 26:** 6:30-8pm

Classes are always free!

Please sign up by e-mailing Ashley at oneforallalaska@cu1.org.

HOLIDAY SCHEDULE

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

- **MARTIN LUTHER KING, JR. DAY**
Monday, January 20
- **PRESIDENTS' DAY**
Monday, February 17
- **EASTER SUNDAY**
Sunday, April 20

ANNUAL MEETING

All members are welcome to attend Credit Union 1's annual meeting at 6:00pm, March 31 at our Headquarters Building located at 1941 Abbott Road in Anchorage. If you can't make it, be sure to check out an Annual Report at your local branch or online at cu1.org beginning the end of March.



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