

Momentum

A Better Experience

WHAT'S INSIDE:

Home-Buying Enhancements
Auto Loans as Low as 1.70% APR¹
Local Community Outreach
Upcoming Events
And more!

CREDIT
UNION

1



CU1

President's Message

With my sincere appreciation for the staff of Credit Union 1, I am writing this message to the members of CU1. Since I started in December 2016, I am consistently reminded how great the CU1 culture is, and I am also humbled by the CU1 staff. The staff also reminds me and challenges me that I must be in tip-top shape.

Spring is almost here. As I am learning the Alaskan lingo, I am trying to use more of it. Break-up is at hand, and I am excited and anxious to see how that goes. With this thought, I am also excited to experience everything Alaska has to offer, as it is the perfect time to enjoy everything from fishing to hunting. I am sure you have the whole summer planned for you and your family. Whether this includes a boat, an ATV, an auto or a home, we have a loan for you. Come on in or call, and one of our friendly loan representatives will be happy to serve you. We are here to help you!

Also, I just wanted to remind our members that we have great real estate loan programs, and we now offer VA loans. Whether you are trying to refinance your mortgage for home improvements, save money with lower payments via a lower rate or purchase your home sweet home, don't forget to give our real estate loan team a call and compare what we have to offer.

Lastly, I am happy to report that our 2016 CU1 community service efforts have reached a collection and donation total of \$256,551, and CU1 employees also volunteered 5,303 hours to statewide non-profits, schools, projects and more! I am extremely proud of the staff here at CU1, and I am sure you are too.

Thank you for your membership, and please do not hesitate to contact us with any suggestions you may have to improve our services to you.

Sincerely,



Paul Yang
President/CEO

**CREDIT
UNION** **1**

Better Auto Loans

Drive down your auto loan rate with a great deal from Credit Union 1! Whether you're buying a new vehicle or refinancing from elsewhere, we offer a variety of options to help you save.

Here's the secret to rates as low as 1.70% APR!¹

- ✓ Choose a 36 month term and earn 1% APR savings.¹
- ✓ Join our e-Member program for .25% APR savings (and loads of convenience).²
- ✓ Redeem your One for All Rewards points toward .25% APR savings!³

Apply at cu1.org today!

¹Best annual percentage rate on approved credit up to 36 months. For terms greater than 36 months, best annual percentage rate is 2.70% APR on approved credit. Rate subject to change without notice. Payment Example: A 36-month loan of \$20,000 at 1.70% fixed APR will have 36 monthly payments of \$28.55 per \$1,000 borrowed. Please see a CU1 representative for details.

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 spending account, e-Statements, automatic loan payments, Online Access and closes their loan electronically via DocuSign. e-Member loan interest rate discount not valid for credit cards, 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.

³Only one Rewards points interest rate discount is allowed on the life of any loan. Terms and conditions of the One for All Rewards program are available at cu1.org.



Three Keys to a New Home

Credit Union 1 has exciting news! We know that owning and improving one's home is important to Alaskans – so we've enhanced our real estate team to help you unlock the home of your dreams in a faster and more affordable way.



Preliminary Approval.

We've significantly reduced wait times on your pre-qualification! What used to take a few weeks may now take less than a day. When you want to snag a hot home off the market, that time-savings is HUGE.



Equity Options.

With a home equity line of credit from CU1, you've finally found the means to afford those home improvements on your to-do list. Fresh paint, new furnishings and an in-home sauna are now within reach. (Yes, we'd also love to come relax in that sauna.)



Review Documents in Your Pajamas.

You read that right. We have new ways to deliver loan documents electronically, make the signing process simpler, and empower you to wear those polar bear pajama pants around the clock.

The three keys above are available to every CU1 member – but don't be shy, you can also tell your friends and neighbors! As our real estate abilities grow, we're happy to offer these options to more and more Alaskans. Speaking of which, FHA and VA loans are a new addition to the CU1 real estate line up! We take care of everybody, and we're especially proud to serve those who have served our country.

Share the news, and then come share your home ownership dream with an expert at CU1.

It's time to make the move!

Help Us Build a Better Community

Last year, Credit Union 1's One for All Alaska Fund raised \$96,900+ for communities across our state. This fund is one of the most unique ways that we inspire positive change in Alaska, and its success is thanks to the kindness and generosity of CU1 members like you. Check out the local organizations we're helping in 2017!

Want to contribute? Make an instant donation via Online Access by transferring funds to the accompanying account below.

ANCHORAGE

Make-A-Wish

457311 \$10.1 CSC

EAGLE RIVER

Boys & Girls Club of Eagle River

457311 \$10.7 CSC

SOLDOTNA

Boys & Girls Club of the Kenai Peninsula

457311 \$10.3 CSC

KODIAK

Kodiak Women's Resource and Crisis Center

457311 \$10.5 CSC

KETCHIKAN

L.I.F.E. in Alaska

457311 \$10.4 CSC

FAIRBANKS

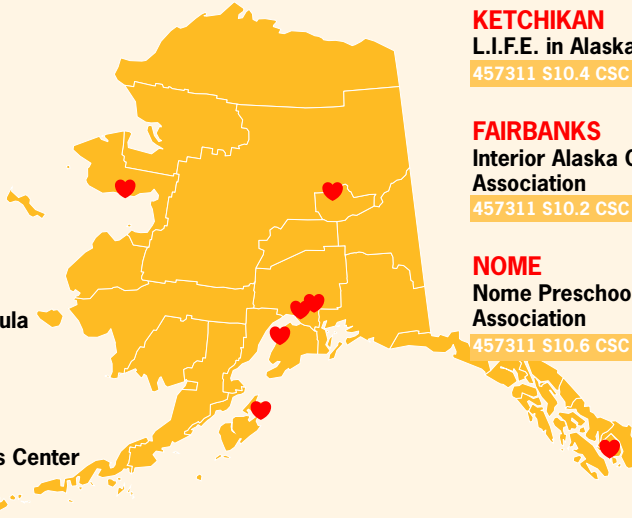
Interior Alaska Cancer Association

457311 \$10.2 CSC

NOME

Nome Preschool Association

457311 \$10.6 CSC



Each year, each DAY, Credit Union 1 is resolved to do even more good for Alaska. We are a member-owned and community-minded organization, and together, our philanthropic efforts will make a positive, local impact. Learn more under the Community tab of cu1.org!

Community Events & Closures

April is Youth Month

Visit any Credit Union 1 branch to celebrate youth financial literacy! Full details will be available on cu1.org in April.

Member Appreciation Day

Come celebrate with free food, drinks and a silent auction for a local cause!

- **Fairbanks University Branch | June 15**
- **Kodiak Branch | TBD** Although we normally celebrate with you in the spring, we're postponing the party to coincide with your grand unveiling of branch renovations! Expect an invite later this year.

ALL BRANCHES & OUR MEMBER SERVICE CENTER WILL BE CLOSED:



Easter Sunday



Memorial Day

We Want to Recruit You!

Credit Union 1's volunteer Board of Directors plays a vital role in guiding and overseeing our credit union. As a member owned and operated cooperative, members like YOU help make us better each day! Currently, we're recruiting volunteers for our Board of Directors and Supervisory Committee, and we'd be honored for you to join us. Call (907) 339-8109 or email meerm@cu1.org for more info.



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24/7 Account Access by Phone

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/CreditUnion1

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Tom Mason
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