

Momentum

What Identity Theft Really Means

Ways that CU1 Protects You

Tips to Apply for Your PFD

Our Annual Meeting Date
and more!



Happy New Year – 2018 is here! This is a perfect time to reflect back on the past year and look forward to what the new year has to offer. It is one of the most exciting times to plan and hope for a great year ahead.

With last year’s holiday season in the past, there may be an aftershock of the shopping and food bills that have come or are coming. This is a good time to look at the Mastercard options offered by CU1. Our credit cards are included in our One for All Rewards program and have some of the lowest interest rates in town. I hope you will take advantage of our fee-free balance transfer options, as we are here to help!

While we are talking about your financial security, 2017 was not any different when it came to cybersecurity issues. Numerous retailers as well as Equifax have been hacked, and hundreds of millions of people were affected by these hacks. As you will read in this newsletter, we provide many ways to safeguard your credit and your CU1 credit card – such as credit score monitoring and the CU1 CardControl app, to name just two.

Please remember that CU1 will always be there for our members. As the new year rolls out, we will continue to introduce new products and services that will enhance your experience with us. Please be on the lookout for these new exciting items! We have many great things planned for you.

I hope you all are enjoying the Alaskan winter and staying warm. Thank you for your patronage and support of Credit Union 1! We look forward to helping you achieve your financial goals by focusing on excellent service and value.

Sincerely,

Paul Yang
President/CEO



A Cyber Reality

In today’s digital world, identity theft and other forms of fraud pose a growing threat to your financial well-being.

As fraudsters find new and pervasive ways to access private information, consumer data breaches in particular have become a common news headline. Wondering how these breaches truly impact your personal life? CU1 can fill you in – and we also have an action plan!

How Are You at Risk?

Identity theft can occur in many ways, but it most commonly happens via computer hacking, direct “phishing” and physical access to your private documents.

- **Computer Hacking:** Be cautious of the type of websites that you frequent and in particular the places that you enter your private information online. Fraudsters may be able to steal your information from suspicious sites or gain direct access to your computer if your passwords aren’t kept close.
- **Phishing:** Have you ever received an unusual call, text or email that requests your personal info? These types of messages may involve fraudsters posing as your financial institution, the IRS or even the FBI! If you’re ever approached unexpectedly for your personal data, be suspicious and either hang up or delete the message. You can always contact the organization directly to verify authenticity!
- **Physical Access:** Do you still receive your monthly statements in paper form? Fraudsters love paper copies of documents, because they often carry private info that ends up in an unsecured mailbox, trash can or other accessible place. If you have the option, switch to electronic, password-protected storage for this information, as the security of your online accounts is far stronger than a file cabinet or shred bin.



How Is Your Data is Used?

Once a fraudster gains access to items such as your name, address, date of birth and SSN, they have the tools they need to open financial accounts in your name or sell your data to others online. These criminals could then apply for loans, borrow funds, rent property and more, while posing as you and negatively impacting your credit score! If your private information is stolen and used, you could have trouble maintaining your credit score, applying for your own loans, and even applying for jobs in the future.

Strengthen Your Identity Protection Today

Clearly, the risks of identity theft are significant (and growing!) in our modern, electronic world.

Thankfully, with every step that fraudsters take to compromise your safety, CU1 has more extensive ways to protect you! Beyond the high-level security that we implement in every level of our organization, we have a wealth of tools available to help our members take action against fraud.

We've got you covered!

Check out this variety of FREE options that are part of your CU1 membership!



CardControl

With the free CU1 CardControl app, you'll be able to customize access to your debit and credit cards, restrict their usage via your smart device, and better control the ways and places you spend money. Download this handy app today by searching "CU1 CardControl" in the App Store or Google Play.



Credit Monitoring

Sign up for credit monitoring via Online Access ▶ More ▶ Credit Score today and you'll receive a monthly update of your credit score and other alerts for free! Plus, we'll show you ways to save money on your current credit cards and loans along with custom tips for improving your score.



Digital Wallet

If you carry an Apple, Android or Samsung device, you have the benefit of a "digital wallet" built right into your phone or smart device! Your private card info is protected by a "token" within your digital wallet, and this means no vendor receives your personal information – which is a valuable extra layer of fraud protection!

CU1 members
are the best!



Notifications

Stay up-to-date on the status of your account with customizable notifications. With this free CU1 service, you can choose to receive an email, text message or push notification when your account reaches a certain balance, or a direct deposit is received, or your loan payment is due – the options are endless. These notifications are invaluable in monitoring the authorized flow of funds in and out of your account. Sign up for notifications via Online Access ▶ Settings ▶ Notifications.

e-Statements

Paper account statements are particularly susceptible to access from fraudsters. Make sure that your statements aren't left vulnerable in your mailbox, home office or trash can by switching to free and secure e-Statements today! To sign up, simply visit Online Access ▶ More ▶ Money Messages ▶ e-Statements. Your e-Statements will be safely stored inside of Online Access, where prying eyes can't reach.



Mastercard ID Theft Protection

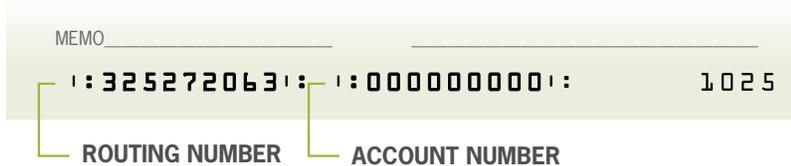
Every Alaskan who uses a CU1 debit or credit card has direct access to free ID Theft Protection from Mastercard. This protection includes ID theft alerts, emergency wallet replacement and expert resolution services!

Register with your CU1 Mastercard via the Consumers page of [Mastercard.us](https://www.mastercard.us), and enjoy this easy, no-cost way to detect and resolve identity theft.

Tips for Your PFD Application

Alaska's PFD application period is officially open. **HURRAH!** To ensure that you receive your funds as quickly and smoothly as possible when PFD Day arrives, be sure to choose direct deposit on your application.

- ✓ Provide the credit union's bank code on your application: **"CQ"**
- ✓ Provide our routing number: **325272063**
- ✓ Provide your 11 digit account number, found within Online Access and on the bottom of your checks:



How to Access Our Privacy Policy

At the start of each year, CU1 likes to remind members of how we value your privacy. Here are a few important points to know:

- Our privacy policy has not changed since you last received it.
- If you'd like an in-depth look, you can find this policy at cu1.org.
- **PREFER A PAPER COPY?** Reach out to us via Live Chat at cu1.org, or call our Member Service Center at (907) 339-9485 or (800) 478-2222, and we'll mail it to you within 10 days.

An Important Update to "Reg D"

Regulation D (Reg D) is a federal regulation that limits the number of transfers allowed from a savings account each month. To maintain compliance with this federal requirement, the number of transfers that CU1 members can make from a savings account is limited to six per month. This applies to any transfer from savings that is made via Online Access, ACH, Bill Pay, periodic transfer, audio response – and new in 2018, phone transfers as well.

Transfers made in person do not count toward the Reg D limit, and additionally, you can make as many transfers INTO savings as you'd like. If you need to complete more than six transfers in a month, we encourage you to make use of a checking or loan account to do so, as transfers from these accounts are unlimited!

EVENTS

MARCH 22 Soldotna Member Appreciation Day

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

MARCH 27 Credit Union 1's Annual Meeting

As a member-owner of Credit Union 1, join us on March 27, 2018 at 6:00pm at our Headquarters Building (1941 Abbott Road, Anchorage, Alaska) for our annual membership meeting. Meeting details will be available on cu1.org in March. This year, incumbent board members Joe Towslee, Marietta Hall and Andre Horton are up for three year terms. Director nominations may also be made by petition method. Please contact our Administration Department for more information.

ALL BRANCHES AND OUR MEMBER SERVICE CENTER WILL BE CLOSED:

January 15 for Martin Luther King, Jr. Day

February 19 for Presidents' Day



1941 Abbott Road
Anchorage, AK 99507
(907) 339-9485
(800) 478-2222
www.cu1.org

Audio Response Teller (ART)
(800) 478-2226

24/7 Account Access by Phone

@OneForAllAlaska

/CreditUnion1

@OneForAllAlaska

Executive Management

Paul Yang
President/CEO

James Wileman
Chief Operating Officer

Board of Directors

Colin Baxter, Chair
Steve Cavin, Vice Chair
Damien Stella, Secretary
Jennifer Bernard, Treasurer
Joe Towslee, Director
Marietta Hall, Director
Andre Horton, Director

Supervisory Committee

Yuliya Mitchell, Chair
Noel Rea, Secretary
Ross Risvold, Member
Diamond Redmond, Member
Jeff Wood, Member

©2018 Credit Union 1. The information in this newsletter is as current as possible; however, the credit union reserves the right to add, change or delete services, and all rates and terms are subject to change without notice. Please contact the Member Service Center or visit cu1.org to verify current rates and terms. This credit union is federally insured by the National Credit Union Administration. We reserve the right to correct printing errors.



NMLS #537375