

Momentum

CU1 Invest in **Life's Big Moments**

WHAT'S INSIDE:

Life Events on a Budget
Convenient Financing for a Big Change
And more!

CREDIT
UNION **1**

Planning for a Bright Future

CU1 Invest in the **Joyful Moments**

For every member of Credit Union 1, the idea of an exciting life event is different. Maybe you have your heart set on a new RV for the summer, a big wedding to your best friend or building a remote cabin from scratch! These goals are diverse, joyful, and they have one big thing in common: a hefty price tag. Luckily, Credit Union 1 is here to lend a hand! Check out a few of the scenarios below, then rest easy knowing we can help with each one of them.

Wedding



ASSOCIATED EXPENSES:
Venue, food, entertainment and more.

PRICE TAG TRICK:
Choose an outdoor location with built-in beauty! Consider a simple personal loan to bridge other cost gaps.

New Home



ASSOCIATED EXPENSES:
Home inspection, closing costs, furnishings and more.

PRICE TAG TRICK:
Be patient while you search for the best deal, and choose a place like CU1 to finance your mortgage affordably.

Upcoming Adventure

ASSOCIATED EXPENSES:
Transportation, lodging, activities, etc.

PRICE TAG TRICK:
Choose which aspects are most important to you. Would you rather travel first-class or save money in coach and add more days to your stay?



Baby



ASSOCIATED EXPENSES:
Medical bills, clothing, car seats, etc.

PRICE TAG TRICK:
Chat with your doctor about a payment plan, then surf the secondhand stores for gently-loved essentials!

EMERGENCY FUND



ASSOCIATED EXPENSES:
Car repair, medical bills, unemployment, etc.

PRICE TAG TRICK:
Save 10% of your income in a special emergency fund. Avoid high interest rates and risky payday loans by visiting CU1 first!

In the months ahead, will you encounter a big life change? Whether you're moving, making a big purchase or planning for another pricey event, Credit Union 1 can help you map and maintain a budget. When money seems most tight, we're here to find new ways to make ends meet! Change and growth are good, and with Credit Union 1 you always have a pal on your side.

Browse a few ideas to conveniently find more cash, and we'll help you set a plan in motion!

- Refinance your debt.** If you've paid down an existing loan, you may have equity available to use toward another purchase.
- Reconsider your bills.** Cut out unneeded or luxury items that can wait while you save for something else.
- Evaluate your insurance.** Check with your insurance company for available discounts!
- Get a cosigner.** If your credit score doesn't qualify you for the best interest rate, consider a cosigner to boost your position.
- Cash in on One for All Rewards.** In Online Access, you can redeem your balance toward CASH rebates to spend any which way you'd like!
- Split up your payment.** Struggling to find funds for a large payment each month? Split it up instead and pay a portion from each paycheck.
- Collateralize whenever you can.** CU1 can use many different types of collateral for security on a loan. This tactic could earn you a much lower loan interest rate!

Interested in additional budgeting and financing tricks? Visit the CU1 Blog at blog.cu1.org.

Cyber Security at CU1

As a credit union that is proud to invest in member safety and security, Credit Union 1 knows one of our best defenses against cyber fraud is education. To help educate our members on ways to protect your accounts and privacy, we continually monitor and update a Fraud Prevention area of cu1.org! Click the **Education** tab on cu1.org to learn more.

Speedy Drive-Thru Service

To provide you with a speedy and streamlined experience in CU1 drive-thrus, please note the following available transactions:

- Cash deposits and withdrawals
- Deposits of up to 20 checks
- Loan Payments
- Issuance of up to three money orders and/or cashier's checks

Effective April 15, up to three different transactions from the above list may be completed per vehicle, per visit to a CU1 drive-thru. Thank you for helping us efficiently serve you and other members!

Upcoming Events & Closures

Member Appreciation Days

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

- Kodiak – April 28 – Supporting the Girl Scouts of Alaska, Kodiak.
- Fairbanks – June 9 – Supporting Interior Alaska Center for Non-Violent Living.

All branches and our Member Service Center will be closed:

- May 30 – Memorial Day
- July 4 – Independence Day



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