

CU



Time is flying, friends. We've passed the mid-year mark, and I bet you're still feeling energized by the midnight sun! Long days can give our lives great momentum in Alaska – there's so much to do, see and enjoy. What have you already accomplished in 2016? How can we help you move forward?

Credit Union 1 has gained ground and gathered speed on a variety of goals this year. It's our annual and ongoing plan to strategically improve the credit union, and I'm happy to share how these improvements have impacted our members' well-being! Take a look at the infographic to find news about the many projects we're bringing to life for your benefit. You're poised to experience and achieve a lot in the upcoming months, with the entire CU1 team at your service.

Did you make it to the credit union's Annual Meeting in March?

During this meeting, CU1 members participated in a Board of Directors election with the following results:

- Existing board member Damien Stella is now serving as Secretary.
- Due to the resignation of John Weddleton, the board also appointed a new board member, Jennifer Bernard. As a previous Supervisory Committee Member, she brings with her over 18 years of experience in business development, management, sales, marketing, leadership and education. Welcome, Jennifer!

Special thanks to all CU1 members who volunteer on our Board of Directors!

Money & / lewins

Tom Newins, President/CEO

10 THINGS WE'RE DOING TO MAKE YOUR LIFE BETTER

Have you ever wondered what's on Credit Union 1's "to-do" list?

Our #1 goal is always to help our members, and each project we tackle aims to improve your life.



"Chrome" Credit Cards

Build from scratch or repair damaged credit with a credit card that's designed to help you grow.



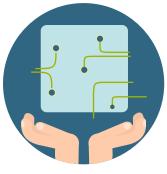
Overdraft Protection

No one likes overdraft fees. We're restructuring ours to make the unexpected overage more affordable.



Smart Chip Cards

New this year, these cards better mask your account info when paying at the register, to protect you from fraud.



Mortgage Servicing

We've partnered with a company named Cenlar to bring you more ways to monitor your CU1 home loan. Monthly statements, a special website and expanded call hours are just a few of the added perks, plus our ongoing local support. You'll still be able to make your monthly payment at any CU1 branch or online.



Home Loan Options

We've expanded our home loan options to help more members. We now offer VA loans! FHA loans are slated for later this year.



Rate & Fee Changes

We've updated these to better reflect our members' needs. Some have increased, others have decreased, but our income from each still goes toward our membership. We're not-for-profit!



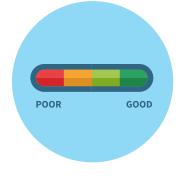
Community Care

One thing that will never change at CU1 is our love for fellow Alaskans. Follow us on social media to learn who we're helping, when and where.



SavvyMoney

As a CU1 member, you have **FREE** access to monthly credit score updates and advice to improve your debt profile.



Branch Upgrades

Our DeBarr Branch in Anchorage is embarking on renovations this year. A better branch experience is on the way! Plus, we are expanding weekend hours in the Anchorage area branches!



Online Learning

We provide free Discover Financial Fitness classes on topics such as home buying, credit building and fraud prevention. Attend online!





Last year, Credit Union 1 employees made the very best use of a day off work. Instead of staying home for the federal Columbus Day holiday, we joined together to spread commUNITY love! Over 200 CU1 employees volunteered their time throughout Alaska in a variety of projects that benefited our branch communities.

Stay tuned to **cul.org** for this year's CommUNITY Day details!

Upcoming Events & Closures

Member Appreciation Days

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

- Nome August 18 To support Nome Community Center.
- Ketchikan October 4 To support Rendezvous Senior Day Services.

Dollar Dog's Kids Marketplace

On August 11, Dollar Dog will be visiting Credit Union 1's Soldotna Branch for a summer time Kids Marketplace. Save the date and start planning now so your kids can sell goodies at the marketplace – or come shop for some treats yourself!

All branches and our Member Service Center will be closed:

- July 4 Independence Day
- September 5 Labor Day
- October 10 Columbus Day

CREDIT

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Audio Response Teller (ART) (800) 478-2226 24/7 Account Access by Phone



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Supervisory Committee

Marietta Hall, Chair Andre Horton, Member Ross Risvold, Member Damien Stella, Member

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