

FALL 2019

# ❤️ #CU1LUV

*Lead Change • Uplift Others • Value People*



## WHAT'S INSIDE

- 5 Tools for Financial Empowerment
- Your Loan Saves Lives
- Seasonal Savings Tip
- Upcoming Events & Elections



# YOUR LOAN SAVES LIVES

As a leader of Credit Union 1, I have the distinct privilege of getting to meet and know so many of my fellow Alaskans. I see familiar faces in every corner of our state, from my childhood home in Sitka to the Nome community where we recently celebrated **#CU1LUV** Day.

Along these travels, I experience the many differences between our Alaskan communities; but I also see the connections between us. We're all working hard to provide for ourselves and our loved ones. We're all feeling the impact of a state that's on uncertain economic ground, and we're all doing what we can to stabilize these circumstances and plan for the future.

To do our part in uplifting others during times of need, Credit Union 1 is helping Alaskans whose food, health or shelter is at risk by donating a portion of every loan financed with us to the Uplifting Others Fund. Now, when you apply for a CU1 loan toward your own life goals – or refinance an existing loan to Credit Union 1 – you're making a much larger impact on the lives of those around you.

**For every consumer loan financed at Credit Union 1, we donate \$5.**  
**For every real estate loan, we donate \$10.**

Today, I challenge you to commit your own small act of kindness in the spirit of uplifting others. Maybe it's a helping hand, maybe it's an encouraging word. Every effort to #UpliftAlaska makes a difference. Together, we can save lives.



**James Wileman**  
President/CEO

# 5 Tools for Financial Empowerment

Alaska's economy is facing unique challenges right now, and many families across our state are feeling the impact of these challenges at home. If you or someone you know is struggling to make ends meet, Credit Union 1 can help. Each of the products and services we offer is aimed at easing your financial burden and helping you achieve your goals! Read on. Be empowered.



## Loans

When life throws you unexpected expenses, access to affordable loan options can be life-changing. Whether this means an emergency credit card to cover furnace repairs or speedy access to a dependable computer, the #1 purpose of our financial cooperative is to provide low-cost loans you can trust.

» [Apply for your next loan at cu1.org](http://cu1.org).



## Budget Tools

When you register for online banking with Credit Union 1, you have instant access to customizable budget tools. Once you identify where and how your money is being spent, you can find areas for improvement and strengthen the behaviors that align with your life goals.



## Credit Monitoring

We know your credit score is important to you, and that's why Credit Union 1 offers every one of our Alaskan members a free Credit Score tool. Log in to Online Access to view your score, keep an eye out for suspicious activity and learn personalized tips to improve your financial outlook.

» [Visit Online Access > Credit Score](#) to get started.



## Advice & Resources

Sometimes no matter how responsible and attentive you are to your finances, things can start to go sideways. If you're raising your hand right now, don't despair. The first step toward improving your financial path is to ask for help! Let's talk about your options and make progress toward a brighter tomorrow.



## Direct Deposit

Make the most of your current income by requesting Direct Deposit rather than a paper check. You'll need your account number and CU1 routing number to establish electronic deposits.

When funds are electronically deposited to your account, you'll have even faster access to them with a CU1 debit card!

### - BONUS TIP -

Every dollar you spend with your debit card will earn you cash back through our Rewards program, and this valuable membership benefit can help bridge the gap when money is particularly tight.\*

\*View terms and conditions of our Rewards program at [cu1.org](http://cu1.org).



Chat with a financial expert in any CU1 branch or by contacting our Member Service Center at (907) 339-9485 or (800) 478-2222.

# UPCOMING BOARD ELECTIONS

As a not-for-profit and member-owned organization, Credit Union 1 is overseen by a volunteer Board of Directors and Supervisory Committee. In 2020, we will have two current board members up for re-election: Steve Cavin and Jennifer Bernard. If you would like to help shape the future of Credit Union 1 as a volunteer member of our leadership group, please submit your letter of interest and resume to our Nominating Committee by October 31. In January, we will announce which CU1 members have been nominated.

✉ **LETTERS MAY BE SENT TO:**

Credit Union 1, Attn: Executive Administration, 1941 Abbott Road, Anchorage, AK 99507.

# UPCOMING EVENTS

## CELEBRATE #CU1LUV DAY

Join us for free hors d'oeuvres, fun swag, a silent auction for a local cause and a chance to chat with our President/CEO James Wileman. Watch our Facebook page for more info!

- ♥ **ANCHORAGE** November (*various days*)
- ♥ **EAGLE RIVER** December 5 from 6:30-8:30pm

## DOLLAR DOG HOLIDAY BAZAAR

On December 12, come shop kid-made crafts and goodies at the following locations:

- 🐾 **ANCHORAGE** Abbott Branch
- 🐾 **FAIRBANKS** University Branch
- 🐾 **KODIAK**
- 🐾 **SOLDOTNA**

» Details to register your child for a seller's booth will be available on [cu1.org](http://cu1.org) in November.

## COMMUNITY HEALTH FAIR

Visit us from 7:30–10:30am for health screenings, blood tests, informational booths and more.

- ♥ **ANCHORAGE** Abbott Branch – October 24
- ♥ **FAIRBANKS** University Branch – October 30

### ALL BRANCHES AND OUR MEMBER SERVICE CENTER WILL BE CLOSED:

- Indigenous Peoples Day** October 14
- Veterans Day** November 11
- Thanksgiving Day** November 28
- Christmas Eve** Closing at noon
- Christmas Day** December 25
- New Year's Day** January 1



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[www.cu1.org](http://www.cu1.org)

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-  @CreditUnion1

### EXECUTIVE MANAGEMENT

**James Wileman**  
President/CEO

**Rachel Langtry**  
Chief Operations Officer

**Chad Bostick**  
Chief Financial Officer

**Davina Napier**  
Chief Lending Officer

**Chrissy Bell**  
Chief Culture Officer

**Mark Burgess**  
Chief Technology Officer

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

- Yulia Mitchell, Chair
- Jeff Wood, Secretary
- Ross Risvold, Member

### SEASONAL SAVINGS TIP

## REDUCE YOUR INSURANCE BILL

For a handy way to cut cold weather costs, request a seasonal insurance waiver from Credit Union 1 for outdoor toys that sit dormant in winter. You may be able to save money by reducing your collision/liability insurance to a comprehensive plan!

Not all requests are approved, so please don't cancel your collision/liability insurance until you get an approval letter from us in the mail.

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