FALL 2018

## Have you ever thought about running a credit union?

Your credit union is a not-for-profit, democratically controlled financial institution. Unlike the Board of Directors at a bank, where the shareholders elect the Directors based on how many shares of stock they own, a credit union's Board is elected by its members. One member, one vote. That means you! Each Director has a voice in the management of the credit union.

Serving on a credit union Board or its Supervisory Committee is an exciting opportunity to participate in the governance of a financial institution and to make a difference in your community. The nominating committee of Community 1st Credit Union hereby announces the following positions are up for election in 2018. Open positions may or may not have an incumbent running.

Board of Directors: #1 and #2 Supervisory Committee: #1

Duties: The Board of Directors oversees the credit union's operations, helps create and manage the business and strategic plan, and ensures that the credit union keeps our members as the top priority. The Supervisory Committee is the financial watchdog for the credit union and is responsible for ensuring that the credit union's Board of Directors and management team follow practices that safeguard our members' assets. Elections will be held at the Annual Meeting on Thursday, March 21st, 2019.

If you are interested in learning more, please contact Alison Cory at (253)722-5212, ext. 1170. The nomination process closes for new entries on February 20th, 2019, so don't delay!

## Take a Break this Year: Skip You Next Loan Payment!

Get a little relief this holiday by taking advantage of our Skip-a-payment option! Use the extra cash for your holiday shopping, get caught up on bills, or do something fun! Qualifying loans can skip one payment every year, so now is the perfect time to use that extra cash!

Skipping a payment is only a \$25 fee, so give us a call and see if your loan qualifies!











## Community 1st Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint customer.\*
- Save up to \$15 on TurboTax federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, visit www.myc1cu.com or LoveMyCreditUnion.org. You'll get all these offers and discounts just for being a member of Community 1st Credit Union.

\*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Holiday Loans are Back! This Time Take 2%!



Take some of the stress out of your holiday shopping with a Community 1st Holiday Loan! Our Holiday Loan is similar to our Signature Loan, except we offer a **2%** discount to make the holiday season easier.

We have terms up to 12 months available! Your rate is subject to your credit history and our normal loan rates, minus the 2.0% discount. This offer is valid October 1, 2018 through December 31, 2018 and cannot be combined with any existing holiday loans.

