

Shamrock Sales Make Clover Patch

Generosity of C1CU members is clear.

A big thanks to all the members who joined us in supporting MDA's Shamrock Campaign. We've sold shamrocks for many years and continue to be impressed by our members' generosity towards Muscular Dystrophy research and camp fees for some very deserving kids! We're happy to be a part of this wonderful cause and look forward to continuing the selling of MDA shamrocks for many years to come. Again, thanks to our terrific members for making it happen. Together we can accomplish great things for ourselves and others.



HOLIDAY CLOSURES

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4

WWW.MYC1CU.COM

LENDING RATES	TERM	APR*
NEW VEHICLES AS LOW AS [‡] :	UP TO 72 MONTHS	2.49%
	84 MONTHS	2.99%
USED VEHICLES AS LOW AS [‡] :	UP TO 72 MONTHS	2.99%
	84 MONTHS	3.49%
NEW RECREATIONAL VEHICLES, BOATS & MOTORCYCLES AS LOWS AS:	UP TO 60 MONTHS	4.49%
	72 MONTHS	4.99%
USED RECREATIONAL VEHICLES, BOATS & MOTORCYCLES AS LOWS AS:	UP TO 60 MONTHS	4.99%
	72 MONTHS	5.49%
MORTGAGE LOANS	WITH HISTORIC LOWS CALL TODAY FOR RATE & REFINANCE OPTIONS	

SHARE RATES	APY**
SHARE/SAVINGS	0.15%
SHARE DRAFT/CHECKING	0.10%
CLASSIC MONEY MANAGER	0.15%
MONEY MANAGER PLUS	0.20%
PREMIER MONEY MANAGER	0.25%
IRA SHARE ACCOUNT	0.25%
CERTIFICATE ACCOUNTS	CALL FOR CURRENT RATES

[‡]Vehicle rates include special program discounts.
*APR = ANNUAL PERCENTAGE RATE. Additional rates and terms available. Ask for details. Rates shown are the lowest available rates for the listed terms as of April 1, 2013. Rates and terms are subject to change. All loans are subject to approval. Your rate and term are determined by your credit history and loan amount.
** APY = ANNUAL PERCENTAGE YIELD. Eco 1st Checking and Basics 1st Checking do not earn dividends. 1st Class Checking and 1st Priority Checking dividends are earned for periods where minimum balance of \$500 is maintained. Rates and terms are subject to change. Money Manager Accounts require minimum balance to earn stated dividend rate. All annual percentage yields are accurate as of April 1, 2013.



SPRING 2013

Spring Is In The Air And Home Prices Bud

With the housing market picking up, now is the perfect time to consider using the equity in your home to achieve your financial goals. Whether you're replacing a deck or restructuring your debt, we've got solutions.

Cautious optimism is needed as the country looks at the signs of recovery in the housing market. Countless news sources are reporting slow and steady growth in price recovery. But no doubt about it, change is in the air and spring is the time of renewed efforts and a little sprucing up. If you have big plans in 2013, we may be able to offer you one more way to accomplish them.



With increased home prices come member requests for Home Equity Lines of Credit (HELOC) and Home Equity Loans – financial products that have been lying dormant for some time due to the housing market. This article is a refresher on both products as you consider the possibilities of how they may improve your financial standing so you can begin knocking down that long-to-do list.

WHAT IS EQUITY

The common denominator for either product is understanding the equity in your home. Equity is the difference between the value of your home and how much you owe on your mortgage. This is why upswings in the housing market are important. With a HELOC or Home Equity Loan you use this equity as collateral.

HOME EQUITY LINE OF CREDIT OR HOME EQUITY LOAN

If you have more than 20% equity in your home, you may qualify for either option. But how do you know if it's right for you?

A HELOC is a revolving, variable-rate line of credit that uses your home as collateral – you can use it whenever you need it for whatever you need through a convenient Visa Gold card that's widely accepted at most retailers. C1CU works with you to establish a credit limit based upon your need, the equity you have in your home and your credit score. Any given month, you can spend as much or as little as you want, as long as you stay under your limit. Ideally, as revolving debt, you'll use it when you need it, pay it down, use it, pay it down, etc. [Our No Fee HELOC starts as low as 3.99% APR*](#) and you can borrow as little as \$5,000 and as much as \$50,000.

An Equity Loan is a one-time fixed-rate loan where you get your money in one lump sum and then pay it back like you would a monthly mortgage payment. It's best for long-term goals like financing a vehicle, consolidating debt, education, funding home improvements and more.

At Community 1st receiving personal one-on-one service is part of being a member-owner. We'll be more than happy to sit with you to review the status of your mortgage, discuss how you plan to use the equity funds and review your past borrowing behavior to see which product is a good fit for you. We can also work with you to determine your repayment plan.

Both options may provide you with interest deductibility. This means that the interest you pay is potentially tax deductible[†] (credit card and auto loan interest payments are not). Contact us to see how these products, or others, can work to serve your goals this year.



BRANCH LOCATIONS

BOTHELL 24040 Bothell Everett Hwy (inside Safeway) (425) 483-9086	SOUTH SEATTLE 10700 27th Ave. S (at Seattle PDC) (206) 367-7328
DUPONT 955 Ross Loop (253) 722-5212	STEILACOOM 215 Wilkes St. (253) 722-5212
SHORELINE 19240 Aurora Ave. N (206) 367-7328	TACOMA 4702 S. Pine St. (253) 473-3005

SHORELINE MEMBERS:
YOUR NEW BRANCH IS OPEN AND OFFERING SERVICE ON SATURDAYS.

WE'RE HERE TO SERVE

8:30 a.m. - 5:30 p.m.	Monday - Thursday
8:30 a.m. - 6:00 p.m.	Friday
10:00 a.m. - 2:00 p.m.	Saturday
WWW.MYC1CU.COM	24-Hour Loan Applications & Online Banking
1-800-247-7328	24-Hour Expressline

HOURS VARY BY BRANCH. VISIT US ONLINE TO VIEW INDIVIDUAL BRANCH HOURS.



FEDERALLY INSURED BY NCUA

* 3.99% APR (Annual Percentage Rate) is lowest rate available on our 80% LTV Home Equity Line-of-Credit. Minimum loan is \$5,000; max. loan is \$50,000. Variable rate on Premier Equity Line of Credit may change monthly and is based on Prime Rate published in Wall Street Journal with added margin of 0% - 4% based on your credit history. Max. Premier Equity rate 18% APR and payments calculated on 1.5% of existing balance (\$50 min.). No Origination or Annual Fees. A Fee Recoupment will be collected if you payoff and close the loan within the first 36 months and if there were out-of-pocket costs paid by Community 1st Credit Union. Loan is subject to approved credit. All rates and terms are subject to change. Your rate and term are determined by your credit history and loan amount. Home Equity Lines/Loans are available for owner-occupied properties in WA only. †Ask your tax advisor about tax deductibility of interest. If a full appraisal is required, additional fees may be required.

Welcome Back Shoreline Members!

Christy Sanchez and her team meet new members and welcome back others at the Grand Reopening celebration for the Shoreline branch located on the corner of 192nd & Aurora.

On Thursday, March 14, C1CU held a Grand Reopening celebration at their newest branch location. Though fresh paint and new signs look new and modern, it was apparent that this credit union was anything *but* the new kid on the block. Having a

long history of supporting the Shoreline community, many visitors were not strangers but long-standing members and friends of the team there – making it more like a Homecoming than a Grand Reopening celebration. Thanks to all whom attended and continue to spread the word about our new location.

Guests were greeted by Roger Gieseke, President/CEO of the credit union, and Cindy McKrill, Executive Vice President. The local chamber conducted the ribbon cutting ceremony for some 100 members of the community. Neighboring residents of the Echo Lake Village and The Blakely apartments were well represented. The celebration included a complimentary lunch, cake, door prizes and a grand prize giveaway for a weekend in beautiful La Conner, WA. Congratulations to lucky winner Jim Thompson of Edmonds, who was delighted when contacted about his win.

The branch is up and running like a well-oiled machine – offering the service and money-saving promotions C1CU members have come to expect. The credit union now returned to having six branches that are open to the public: Bothell (inside Safeway), DuPont (our headquarters), Shoreline, South Seattle (inside the PDC), Steilacoom and Tacoma. If you couldn't make the Grand Reopening, please stop by at your convenience!



SHORELINE ADDRESS

19240 Aurora Ave. N, Suite B
Shoreline, WA 98133

SATURDAY BRANCH HOURS

Now open from 10 - 2 on Saturdays
to meet your needs.

MEMBER-ONLY PARKING

Conveniently located and clearly
marked behind the building.

Shop Online With Confidence

Verified by Visa is a free, simple-to-use service that confirms your identity with an extra password.

With ever-rising gas prices, an array of products and prices found online, and daily promotional emails arriving in your inbox—shopping via the WWW is here to stay. (If you know what your CVV code is, we're talking to you!) Each purchase requires that your card number be entered and that leaves many shoppers hoping that their security won't be compromised for a good deal. Verified by Visa can help place worry by the wayside. This free service generates a customized password that can be used throughout their vast network of online merchants. From Ace Hardware to Zales Diamond Store, each is dedicated to providing you an extra layer of protection. Visit <https://myc1cu.com/borrow/visa-cards> and follow the link to find out more about the program and activate your account. As a final note, C1CU does not recommend storing your credit or debit card information on any merchant sites.

President's Report

An excerpt from C1CU's 2012 Annual Report: We're dedicated to collaboration with member-owners.

GREETINGS TO OUR VALUED COMMUNITY 1ST MEMBER-OWNERS:

I want to start my message with a heartfelt thank you to our Shoreline area members for your patience and understanding during the relocation of the Shoreline branch. Happily this is all behind us, as our relocated Shoreline Branch opened in February on the corner of



192nd and Aurora Avenue North, four miles north of our previous location, to much enthusiasm and fanfare from our loyal members.

Next I'd like to briefly reflect back on the past year. Our mission in 2012 was to

spread the news to you, our member-owners, of ways we could help you save money. No one knows how long this historic low interest rate environment is going to last, and we want to be assured that each of you understand how we can help you improve your finances. We asked

our team to go past providing excellent member service – we asked them to ask you important questions, to listen, show compassion, to analyze and find solutions. In other words, engage. It's a simple word which yields powerful results. I am thrilled to report that a large number of our membership trusted us to look at ways to save them money and their trust paid off.

As we enter a new year, we are optimistic. We continue to be rated five stars, the highest rating possible, by Bauer Financial Inc., a respected industry watchdog. We are well capitalized with money to lend. We have a growing membership that is embracing us as trusted financial partners, for this we are grateful. On behalf of our C1CU team and Board of Directors, we are thankful for the privilege of serving you.

Respectfully,

Roger S. Gieseke, President/CEO

TRANSFER & SAVE

CONTINUED DUE TO POPULAR DEMAND!
TRANSFER YOUR BALANCE FROM HIGH INTEREST
CARDS & SAVE.

PLATINUM VISA

3.49% APR*

Special transfer rate is applied for 6 months. The application process is quick and easy—you can start saving as soon as today.

ELECTION RESULTS

2013 ANNUAL MEETING RESULTS ARE IN!

BOARD OF DIRECTORS:

POSITION #1	DOROTHY HOLTE
POSITION #2	JIM REID
POSITION #3	ELAINE TIERNEY

SUPERVISORY COMMITTEE:

POSITION #1	JIM REID
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Thanks to these community leaders for their dedication and commitment to member service.

* Annual Percentage Rate. All loans are subject to approval. Rate and term are determined by your credit history and loan amount. Not applicable on existing C1CU Visa account balances. This is a limited time offer, subject to limitations and restrictions.