

MYC1CU NEWS

COMMUNITY 1ST CREDIT UNION NEWSLETTER
WWW.MYC1CU.COM

SUMMER 2013

Like Peanut Butter & Jelly or Fred & Ginger, Some Combinations Can't Be Beat.

Sometimes 1+1 feels greater than 2. When two things come together to create something really great, people get inspired! Find out why people are celebrating low auto rates combined with loan pre-approvals.

Summer brings vacations, Independence Day, fishing and crabbing, and hikes along some of the most beautiful wilderness this country offers. But did you know it also marks car-buying season here in the PNW? Warmer weather allows us to not only walk the open trails but car lots as well. That's good news for our economy but you'll want to make sure that you're not overpaying during the peak car-buying season.

AS LOW AS 1.99% APR* ON AUTO LOANS

For the first time, C1CU is offering auto rates as low as 1.99% APR. This rate can be applied to new car purchases as well as refinancing cars from other financial institutions that are 2006 and newer with less than 100,000 miles. We're dedicated to working with our members as they get into the vehicles they need on their terms. Benefitting from some of the lowest rates available, personal service for the life of your loan and loan pre-approvals are some of the many advantages of being a member-owner.

A GREAT RATE IS ONLY THE BEGINNING

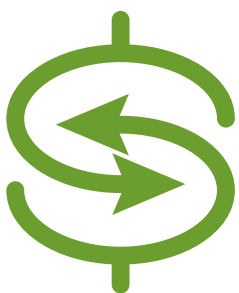
Financial experts agree that it's in your best interest to get approved for a loan *before* you visit the dealerships to look for



your new vehicle. For years our members have benefitted from loan pre-approvals and now, with Smart Approval, the process is easier and faster than ever.

Car shopping can be much simpler when you know you've got the backing of a trusted partner that's done the math with you

(continued inside, Great Rate)



Transfer & Save

Don't pay high rates on bank and department store credit cards. Consolidate to get back on the right track.

A Visa Balance Transfers at 3.49%¹ APR for six months is a great way to consolidate debt. If you have a C1CU Visa Platinum card, you can bring over the balances from other cards up to your credit limit. If you don't have our Visa Platinum card, let us introduce you to the benefits of carrying one. All balances you bring over will be at 3.49% for the first six months then revert to our everyday low rates starting at 10.9% APR.

¹APR = 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.

Visa Debit Transactions Can Differ

Annual disclosure provides information on types of transactions when using your trusted Visa Check Card.

For certain transactions, if you do not enter a PIN, transactions may be processed as either a Visa Check Card transaction or a transaction on the CO-OP, Cirrus, STAR, American Express, Visa networks. Merchants must provide you with a clear way of choosing to make a Visa Check Card transaction if they support this option. Please be advised that should you choose to use CO-OP, Cirrus, STAR, American Express, Visa networks when making a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the Visa network. Certain protections and rights applicable only to Visa Check Card transactions as described in your cardholder agreement will not apply to transactions processed on the CO-OP, Cirrus, STAR, American Express, Visa networks.

Great Rate *(continued from cover)*

and is dedicated to serving *your* needs above all else. Knowing exactly what your monthly payments will be allows you to focus on the price of the car without spending hours waiting for the dealer to tell you what you can afford on *their* lots through *their* preferred vendors.

Another big plus to pre-approved auto loans has to do with manufacturers' rebates. With financing already in hand you know you have the best rate and are set to take advantage of any rebates that may be offered as an incentive to buy. Rather than having to choose between a great rate or money back, you can have both!

A WINNING COMBINATION

Take advantage of this great 1.99% APR* offer and start your loan process today so you can shop tomorrow. Talk to our member representatives to see just how easy it is to get the most for your money while shopping for a new or used vehicle.

VEHICLE BUYING RECOMMENDATIONS

PROOF OF INCOME

Collecting your latest pay stubs and visiting your credit union aids in setting a realistic budget for your loan payments. We want to help you get into, or stay within, a financial safe zone that you can live with.

SHOP THOSE "GOOD DEALS" AND GET THE DETAILS

You may see tempting rates or even 0% financing but actually only a few buyers are eligible. Know the cost, interest rate and fees to get a clear picture on the final cost and stipulations of the loan. Need help? We can review offer details or help you do the math!

PULL YOUR CREDIT REPORT ONLY ONCE

If you go to more than one dealership and you wait to negotiate your financing, your credit report is going to be pulled more than one time. Several inquiries on your credit report will lower your score. Before you go shopping, stop and get pre-qualified at C1CU. You'll know how much you can afford based on your interest rate, and your credit will only be pulled once.

Electronic Bill Pay Enhancements in Fall

C1CU's Bill Payment service is going to see some improvements in November.

Many of our members use our Bill Pay service that is currently offered free-of-charge. We're happy to announce that the service is going to be enhanced and provide additional protections for members later this year — while still remaining free.

C1CU has signed on with the leading provider of electronic bill payment systems to provide the best product possible. You'll soon be enjoying a more streamlined interface (one that doesn't require a learning curve if you're accustomed to our current system) and enhanced features like the ability to sign-up to e-bills, see a calendar display for each merchant, customize bill reminders, review 24 months of payment history and more. If you're already using our current system and have entered in merchant information, they will be automatically incorporated into the new system for you. That's right ... no learning curve or data entry required for those already enjoying the benefits of this convenient and inexpensive way to pay bills. For those that haven't signed-up for Bill Pay yet, we hope you'll be tempted in the very near future! **More details will follow as we draw closer to our launch date, so stay tuned.**

Washington's First CU Offers Lowest Rates

What's in it for you? What's the benefit of being a member-owner of a credit union? Here's just a few reasons to ditch your big bank for your local credit union.

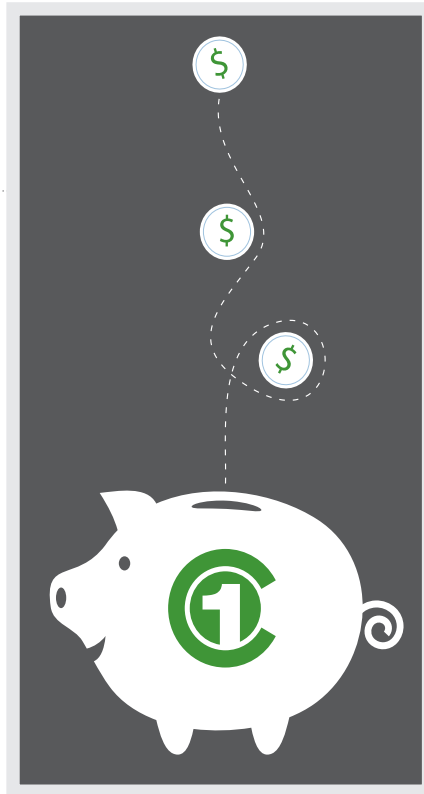
If you have caller ID, you may have noticed "Community 1st CU" popping up on your phone recently. We're trying every method possible to get the word out to our members that if you own a home and haven't considered a refinance of your mortgage, now is the time. Our credit union representatives aren't trying to bug you we just don't want you to miss the boat. We believe it is our duty to give every member the opportunity to explore the possibility of refinancing during this time of unprecedented low rates. So if your phone rings and it's us, it's one of our folks reaching out to provide

you a no obligation review of your current loans and/or lending needs in an effort to save you money.

What's in it for you? We've been asking ourselves that same question. We know you have options when it comes to refinancing your home or auto, purchasing vehicles, and obtaining signature loans and credit cards. So why do business at your credit union? What's in it for you? Here's a list of answers we think make us a strong competitor for your business.

WHAT'S IN IT FOR YOU AT C1CU:

1. Our No Fee/No Cost 10-Year or less 3.69% APR[†] Simple mortgage is designed for those who owe less than \$150K.
2. 15, 20 or 30 Year Conventional Home mortgages with low rates, 1% loan fee and nominal 3rd party costs. No one does as much for less. Plus, barring any unusual circumstances, we guarantee to close your loan within 30 days.
3. New low auto rates starting as low as 1.99% APR*.
4. Free gas cards for autos, trucks, RVs, motorcycles and boats when you bring us a loan to refinance over \$10K.
5. Free vehicle and home pre-approvals. Pre-approvals will save you stress when you shop and will keep the dealerships and mortgage companies from pulling credit more than one time.
6. New easy to use website with easy online application.
7. 28,000 surcharge-free ATMs in our CO-OP ATM network.
8. We care about you. You might be skeptical and think we're just saying it because it makes for a nice ending but you're wrong. We're proud to be Washington's first credit union and it is our honor to serve you.



auto rates as low as

1.99%^{*}
APR



historically low rates on

HOME
MORTGAGES



CALL TODAY FOR RATE INFORMATION.

simple mortgage rate at

3.69%[†]
APR



*Annual Percentage Rate. All 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. Other rates may apply. Rates are current as of July 1, 2013. Refinance not applicable on existing C1CU loans. Not valid with any other offers. This is a limited time offer.

[†]APR = Annual Percentage Rate. APR effective as of 07/01/2013 and is subject to change without notice. Financing only available on refinanced, owner-occupied homes in Washington state, not currently financed at C1CU. No manufactured homes or condos. Borrow up to 70% of appraised value. There is a \$30,000 minimum and \$150,000 maximum loan amount. Only first liens are eligible. Loan payment based on term. Automatic payment required. Member must provide hazard insurance coverage. If the mortgage is closed within the first 36 months, all third-party costs will be paid by borrower. Full appraisal cost, if required and mutually agreed upon, are not included. Member pays taxes and insurance. Loan is subject to credit approval and other underwriting criteria. This is a limited time offer and is not valid on condos or manufactured homes. MLS# 403439

2013 Scholarship Announcement

Congratulations to our winner!

Credit union members are proud to have offered a \$1,000 scholarship to Sela Neils. We wish her all the best as she heads to school.

Are you, or someone you know, graduating from high school in 2014? If so, keep C1CU and its members in mind for lending a helping hand.



SELA NEILS

HIGH SCHOOL:
WOODROW WILSON
TACOMA, WA

PLANS TO ATTEND:
WHITWORTH UNIVERSITY

MAJOR:
ELEMENTARY EDUCATION

HOLIDAY CLOSURES

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

WWW.MYC1CU.COM

LENDING RATES	TERM	APR*
VEHICLES AS LOW AS:	UP TO 72 MONTHS	1.99%
	84 MONTHS	2.49%
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%
CONVENTIONAL MORTGAGE LOANS (15, 20 & 30 YEAR OPTIONS)	WITH HISTORIC LOWS CALL TODAY FOR RATE & REFINANCE OPTIONS	
SIMPLE MORTGAGE LOANS (NO FEE & NO COST)	UP TO 10 YEARS	3.69% [†] (see page 3)

SHARE RATES	APY**
SHARE/SAVINGS	0.10%
SHARE DRAFT/CHECKING	0.05%
CLASSIC MONEY MANAGER	0.10%
MONEY MANAGER PLUS	0.15%
PREMIER MONEY MANAGER	0.20%
IRA SHARE ACCOUNT	0.15%
CERTIFICATE ACCOUNTS	CALL FOR CURRENT RATES

*Vehicle rates include special program discounts.
**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 July 1, 2013.



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

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

1-800-247-7328

24-Hour Loan Applications & Online Banking

24-Hour Expressline

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



FEDERALLY INSURED BY NCUA

ALL WASHINGTON STATE RESIDENTS ARE ELIGIBLE TO JOIN.