

CREDIT UNION NEWS

COMMUNITY 1ST CREDIT UNION &
GENERATIONS - A DIVISION OF C1CU
eNEWSLETTER
www.MyC1CU.com

WINTER

2023

Digital Wallets Now Available for C1CU Member Debit Cards

SAMSUNG
Pay

Apple Pay

Google Pay

You can put your debit card away. Digital Wallets are here.

Now you can carry your Community 1st Credit Union debit cards you keep in your wallet, without even bringing your wallet along. C1CU has joined the list of institutions participating in Digital Wallets like Apple Pay, Google Pay, and Samsung Pay. This means your transactions can be simpler, more secure and more private than ever.

Digital payment methods like these are free to use, apart from any message or data rates specified in your wireless plan. Once you've entered your cards into your phone's wallet app, you'll be able to make purchases at thousands of merchant locations.

Advanced technology allows your Digital Wallet to work behind the scenes to make your purchases more secure than ever before. In participating stores, you just hold your phone or compatible smart watch near the merchant's contactless reader. That's it. Not only do your name and card number remain anonymous to cashiers and bystanders, but your phone itself carries only a unique, encrypted Device Account Number rather than your actual debit or credit card numbers.

Digital Wallets for Generations members are coming in 2023!
To learn more, visit www.myc1cu.com/join/digital_wallets

2023 Scholarship Applications are Open

Each year, we proudly offer four (4) scholarships in honor of Gale Osterloh and Wilbur Woodrow Walton. This year, the Board of Directors generously decided to increase these scholarships amounts to \$2,500 each for eligible graduating seniors. Through these scholarship, we honor our history and those important to the credit union's mission and vision. Scholarships can be used for college expenses like tuition, supplies, and books. Any certified education or training school qualifies. Any graduating high school senior who is a member, or immediate family of Community 1st or Generations, is eligible to apply.

Visit www.myc1cu.com/join/scholarships for information or to apply to. The application deadline is April 15, 2023.

LIMITED TIME CD RATE SPECIAL CALL US (800) 247-7328

6, 12, OR 33 MONTHS AT 4.33% APY* START INVESTING TODAY!

*APY = Annual Percentage Yield. Federally insured by NCUA. The following rate is current as of November 25, 2022. If you redeem your CD before it matures, you may have to pay an "early withdrawal" penalty or forfeit a portion of the interest you earned. This offer is limited to funds not currently on deposit with Community 1st. Minimum to open promo CD is \$500. Dividends are paid monthly by posting to an account or by adding to the certificate balance to compound each month. The account will automatically renew at the end of the term to the standard 6, 12, or 36 month certificate rate. This is a limited time offer, subject to limitations and restrictions.

INSIDE THIS ISSUE

Digital Wallets
Now Available

2023 Scholarship
Applications Open

Our Team Makes
the Difference

C1CU Credit Card
Rewards Program

Annual Membership
Meeting Highlights

HOLIDAY CLOSURES

New Year's Day
(Observance)
January 2nd

Martin Luther King
JR Day
January 16th

President's Day
February 20th

IMPORTANT DATES

Groundhog Day
February 2nd

Valentine's Day
February 14th

Daylight Saving Time
March 13th

www.myc1cu.com

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Our Team Makes the Difference

Our employees are at the heart of everything we do and all that we strive for. We are incredibly grateful to our team members. We'd like to feature two of our dedicated, knowledgeable, and long-term employees in this quarterly newsletter. We could not do it without you!



Carol Emmons

When you talk about a business being like family – Carol is the epitome of that ideal! Carol started at Generations (then called Employment Security Credit Union) when it was only 2 months old on September 20th, 1970. That's 52 years of outstanding service! When Carol started, there were two employees at the credit union, and the location was the size of our current boardroom.

"I just so enjoy helping people and I truly enjoy our members," Carol says when asked about the key to her long-running success. "They are like family to me. Also, I always made sure I continued to learn – no matter how long I worked here or how much I thought I knew."

Mike is a fixture at Community 1st, and is one of the most knowledgeable, dedicated, and dependable employees in our history. He started his now 44 years of amazing service on August 31st, 1979, as a teller with Community 1st (then called Seattle Postal Employees Credit Union.)



Mike Albright

"For certain the technology," says Mike when asked what he thinks has changed the most since he started, "We used to print everything. All we had was a pen, paper, and files (filing). Now, you can save things in so many ways – and less filing!" What is Mike's advice to someone just starting in the industry? "Keep your cool."

Introducing C1CU Credit Card Rewards Program with Co-Op

The cards you carry can unlock special shopping opportunities. Your credit card with Community 1st Credit Union lets you take advantage of valuable rewards at local merchants and online retailers across the country.

Drop by participating stores in your community for exclusive savings. And visit thousands of online sites for special deals and discounts. For all these purchases, you'll earn bonus rewards points. Those points can add up quickly and are easy to redeem for cash-back or your choice of more than 100 gift cards from national brands. Check out the benefits today. Learn more at www.myc1cu.com or speak to C1CU branch associate.



Make your C1CU credit card more rewarding.



Annual Membership Meeting Highlights

Thank you to all of our members who attended our 2022 Annual Membership Meeting and a big congratulations to our many cash prize winners! This year, just like in 2021, our meeting was held virtually. Thanks to great teamwork, it went off without a hitch. At this year's meeting, we heard from our Board Chair Frank Worden and President and CEO Dan LeFree. Growth and technological advances of the previous year were among the topics drawing focus.

"In the past year, we have implemented numerous upgrades to our systems and technology," said Frank Worden, Board Chair. "Our goal is to build programs to make your daily banking easier and more efficient and to keep up with current technology and systems every day."

Dan LeFree, our President and CEO, shared what sets us apart from other credit unions. "the volunteer Board, Supervisory Committee, and employees of the credit union worked diligently to deliver our members the best rates possible on all our savings products," says LeFree. "In addition to providing excellent savings and loan products, we offered college scholarships and other member benefits that distinguish Community 1st Credit Union from the many others in the marketplace."

Watch for more news about our next IN-PERSON Annual Meeting coming in 2023!



www.generationscreditunion.com



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