



Universal 1 Credit Union's December 2013 Universal Leads



SPECIAL EDITION

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The Annual Membership Meeting of Universal 1 Credit Union will be held Tuesday, January 21, 2014, at 4:00 p.m. in the Beaver Creek Service Center, 2450 Esquire Drive, Beaver Creek, Ohio.

Candidates for the 2014 Board of Directors

The Universal 1 Credit Union Nominating Committee has nominated for re-election Loren A. Rush and Philip S. Mals. Robert E. Angel has been nominated as a new candidate for election. All are seeking a three-year term on the Board of Directors. The Nominating Committee includes Chairperson

Thomas J. Hickey, The Ohio Masonic Home, Joseph B. Woeste, JBW Global HR Mobility Consulting and Scott D. Kinnison, ATOM Financial Products, LLC.

Candidates were nominated based on individual qualifications, past association with the Credit Union and personal concern for representing interests of fellow Credit Union Shareowners. All Directors, with the exception of the President/CEO, volunteer their time while serving on the Board. The candidates for the Board of Directors are:

Loren A. Rush

Loren Rush has been President/CEO of the Universal 1 Credit Union since 1998. She began her career at the Credit Union in 1980. She graduated from Wright State University, earning a dual major degree in Finance and Management. She currently serves as a Board of Trustee for the Dayton Area Chamber of Commerce and volunteers her services for many other national and state credit union organizations.

Philip S. Mals

Philip Mals has been a Senior Sales Consultant of Physio-Control, Inc. since 2003. A graduate of Wright State University, he has been a Credit Union member since 1951. Mr. Mals was appointed to the Board of Directors in 2012 and has served on the Nominating Committee for six years. Mr. Mals served in the U.S. Air Force and is a Vietnam Veteran. He currently is a member of the Hospital and Retail Pharmacy Associations.

Robert E. Angel

Robert Angel has been a Director of Relationship Management of Digital Insight since 2013. He retired from NCR Corporation in 2010 after 29 years of service. Mr. Angel attended Sinclair Community College and has been a Credit Union member since 1988. He was appointed to the Nominating Committee in 2005 and has served as Chairman for the past 4 years. He currently serves on the Community Service Team at SouthBrook Christian Church and is Treasurer for his Home Owners Association.

Universal 1 Credit Union Privacy Policy

FACTS WHAT DOES UNIVERSAL 1 CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 11/10

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> – Social Security number and account balances – Account transactions and checking account information – Income and payment history When you are no longer our member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Universal 1 Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Universal 1 Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions? Call toll-free 800.762.9555 or go to u1cu.org

What we do	
How does Universal 1 Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you.
How does Universal 1 Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> – Open an account or deposit money – Pay your bills or apply for a loan – Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> – Sharing for affiliates' everyday business purposes – information about your creditworthiness – Affiliates from using your information to market to you – Sharing for non-affiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> – Universal 1 Credit Union does not share with our affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> – Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, consumer reporting agencies, data processors, and check/share draft printers.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> – Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT



U1 wishes you joy and peace this holiday season and throughout the New Year!