

THE SOURCE

85th Anniversary Edition

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The background of the page is a dark blue surface covered with colorful confetti in shades of pink, yellow, green, and white. Scattered across the surface are several paper crowns in light blue and orange, along with strips of white and orange paper that look like streamers or ribbons.

R Resource One
CREDIT UNION

A Note From The CEO

With the branch reopening, the economy in recovery, and a low-rate environment, now is the perfect time for anyone in need of financial assistance to get a loan. All of these events occur during our 85th anniversary, allowing us to offer our members historically low rates combined with unique loan promotions never been done before in R1CU history.

With the celebration of our anniversary, one thing remains the same. Since 1936 R1CU continues to stand by our values while keeping our members at the center of our focus.

Throughout the decades, our products and services have evolved and been enhanced to meet the needs of our members.



As of 2021, we have added video banking, upgrades to ATMs, and so much more to give our members access to their finances the way they want them.

What sets Resource One apart from all the other financial institutions: we constantly seek opportunities to advance, be innovative, and provide the same 1936 service that our members appreciate. We plan on being here another 85 years, meeting the needs of our members.

We thank you for your loyalty which has allowed us to grow to over \$700 million. This allows us to offer the flexibility you need starting with your first account, your first car, a new home, the start of your business, or just handling your day-to-day finances. Our staff is here, online, in-person, or by phone, to make your dreams a reality.

Mary Beth Spuck
President/CEO



Our Journey...

In just 85 years, the way we have conducted business has changed drastically, but the way we feel about our members has not. Follow our journey thru the decades to learn how we have changed our products, loans, and technology to enhance our members' banking experience while providing the same great service we have offered since 1936.

Watch our journey on YouTube and see how Resource One has changed with each decade, or listen in to our podcast where Vee, Erika, and our CEO, Mary Beth Spuck, discuss R1's past, present, and future.

Want to help us celebrate? Visit us online and see all the ways R1CU is celebrating its 85th anniversary.

[Watch & Learn](#)

[Listen In](#)



Credit Monitoring

Your credit score shouldn't be a mystery. We have made it simple to check your credit report by adding a credit monitoring tool for our members within online and mobile banking. With this tool, members can monitor their score, review their credit report, view R1 loan deals, access credit educational blogs, and get tips on improving or maintaining their score, and it's free to use!

Best of all, members can check this tool monthly, weekly, or even daily without harming their score.

With 1 in 5 credit reports having errors, it's important to keep a watch on your credit history. That's why we also added credit alerts, so you are notified when changes happen on your report.

Watch our video below to find out more and learn how to add this tool to your digital banking dashboard today!

[Learn More](#)

[Watch Tutorial](#)

The credit score provided is intended to help you understand the factors that affect your credit score, and ways you may be able to save money with Resource One Credit Union loan products. It is not used for loan approval purposes, or for determining loan rates. Loan rates and approvals are based on information provided to the credit union when you apply for a loan. The credit score found in the credit report may be different than the credit score you see here. The offers presented are not offers to lend. Terms and conditions and offers are subject to change at any time.



Video Banking

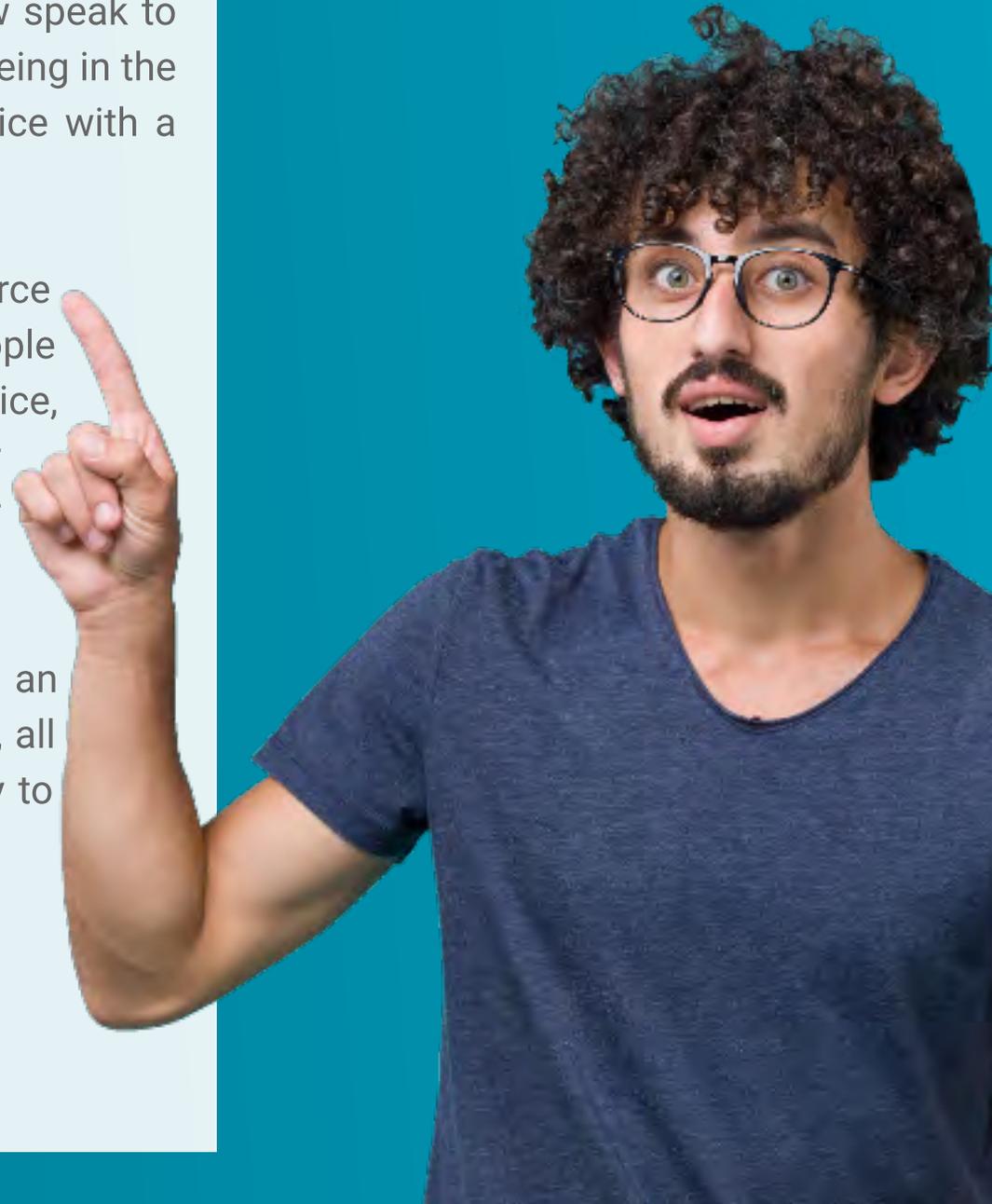
The future of banking is here. Let us introduce to you video banking and virtual representatives. You can now speak to one of our team members 'face-to-face' without being in the same room by using any compatible smart device with a camera.

Start an appointment by downloading the Resource One Video Banking App on Google Play or the Apple store. If you don't have a compatible smart device, we offer this service online and even at our locations. Just ask our staff to use one of our video banking kiosks during your next visit.

Our staff is now available to help you open an account, start a loan, or start a new membership, all from your smart device. Download the app today to get started!



[Learn more](#)



Scam Watch:

Returning "Accidental" Payments AKA The New Hot Check

Cash transfer apps make it so quick and easy to send money to anyone! Unfortunately, while it is a great way to send funds or payments, it is also an easy way to get scammed. The scammer is not after your login, bank account, or debit card info for this specific situation. Instead, they are looking for people with a solid moral compass to send them money willingly.

The scammer will search for people in the cash transfer service by phone number or email and send them money. Soon after funds have been sent, they will reach out to you via text or email stating the transaction was a mistake and ask that you send the 'accidental transfer' back. Do not do this.

You will soon see your account being declined funds on their side. This is because the scammer will either send funds they do not have or by using stolen bank/card information, causing the amount deposited into your account to bounce.

If you can, cancel any payment you do not recognize. If the service you use deposits directly into an account, contact the service provider immediately and report the user as a possible scammer. As a security measure, you can add additional security features to your account or change your bank account information to a Resource debit or credit card.

By using your Resource One cards vs. account information, you add a layer of fraud protection with the VISA® Zero-liability protection service.



Limited Time Only...

Auto Promos

Cheers to 85 years! To celebrate our anniversary, we are holding an Auto Loan Extravaganza!

For a limited time only, we are giving all qualifying auto loans \$285 cash back AND 90 days no pay!

If you are in the market for a new or used car, this deal might be perfect for you. On the other hand, perhaps you already have an auto loan? Don't worry; this deal works for auto loans refinanced from other financial institutions. So not only do refinance autos get this deal, but you can also benefit from a lower rate, lower monthly payment, or loan term change!

Don't forget to tell your loan officer to add GAP, extended warranty, DentGuard ADR, and Debt Protection with Life Plus to your loan. Our prices on these products are typically lower than other lenders and are designed to protect, repair, and provide a financial safety net on your auto.

[Learn more](#)

APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. All loans subject to approval. Offer applies to consumer loans only; commercial loans do not qualify. Must be new collateral to Resource One Credit Union. Interest accrues during the no payment period. Payment example: Estimated monthly payment of \$20.90 per \$1,000 borrowed at 9.29% APR for 60 months. Restrictions may apply; see credit union for details.



5 Unique Ways to Use a Personal Loan

Your imagination and budget are the only limits with a personal loan. But many people believe this loan can only be used in dire situations, like replacing the fridge or paying for medical expenses. Here are five ideas to get your imagination running on how you can use a personal loan for fun!

1. Turn your backyard into a drive-in theater with a projector, screen, and comfy chairs. Don't forget the concessions; a popcorn machine can add more fun to the experience!
2. Learn a skill you have always wanted to develop. Purchase and take classes on guitar, painting, leather work, or whatever your interest may be in. It is an easy way to get into a lifelong hobby.
3. Go on an adventure! From weekend getaways to far-off travels, plan out a trip and go someplace you have never been before. Are you already an adventurer? An electric bicycle can be a fast and convenient way to explore your surroundings.
4. Do your kids or pets have a little too much energy? Invest in a few outdoor playsets to keep them moving when you are ready to slow down for the day.
5. If all you are looking for is relaxation, we have two words for you—massage chair. It can be a great way to come home and relax after a hard day.

Not only are our rates historically low, but during our 85th anniversary, we are offering a 0.85% APR discount off all qualifying loans! Get started today while this deal lasts.

Personal Loans



APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. All loans subject to approval. Offer applies to consumer loans only; excludes internally refinanced loans, credit cards, lines of credit, home improvement personal loans, commercial loans, and mortgage loans. Payment example: Estimated monthly payment of \$47.66 per \$1,000 borrowed at 13.25% APR for 24 months. Restrictions may apply; see credit union for details.



Besties Only!

A Gift From R1

Our 85th Anniversary Extravaganza offers are only available for a limited time, and deals are a **members only exclusive!**

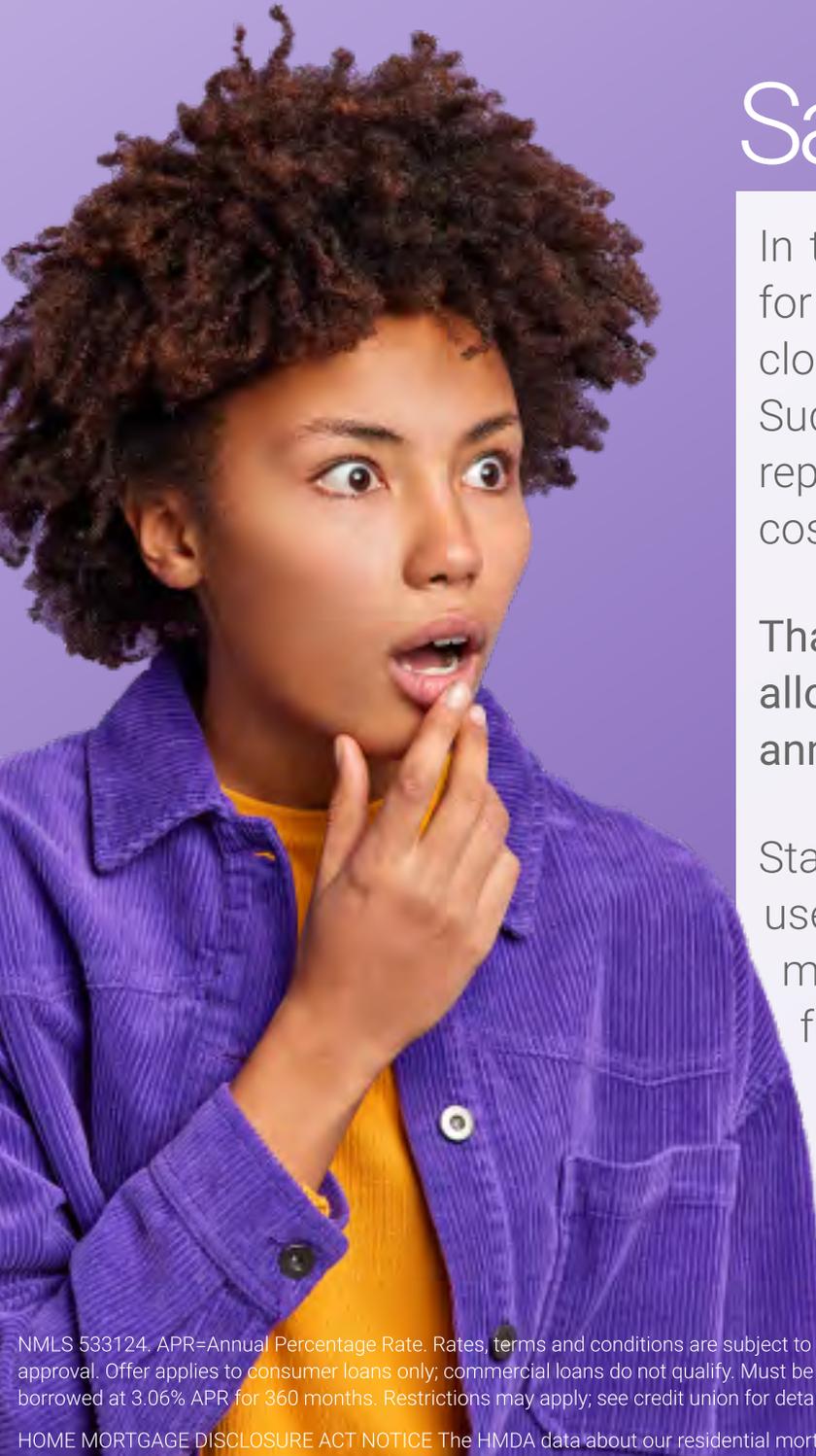
But... you don't have to keep them to yourself. Instead, invite a friend to join R1CU so they can have access to these great deals too. Not only that, new members have access to all of our products, services, and financial tools to help them have a better banking experience. **Best of all, we are offering you \$25 with every qualifying referral.**

See the links below to find out how you can refer your friend. Don't keep a good thing to yourself; share a better way to bank with the people you care about.

[Refer a Friend](#)

The referral reward is not valid with any other offers or promotions. To qualify for the referral Resource One members must be over the age of 18 and in good standing with their membership. Credit Union employees, officials and members of their immediate family are not eligible to receive referral rewards. The referral must be a new member over the age of 18 that opens a new membership with at least 2 qualifying products (savings/checking or savings/loan). Referral code must be applied to the referred person's new membership within the month of the membership being opened. The referral reward will be deposited directly into the referring member's par savings account within the first 10 business days of the month after the referred person opens their new membership.





Save **BIG** on Closing Costs

In the market for a new home? While you might have saved for the down payment, many people are surprised by the closing costs needed when booking your mortgage loan. Suddenly any money you might have set aside for movers or replacing furniture is being siphoned to cover miscellaneous costs.

That is why, for our 85th Anniversary Extravaganza, we are allowing all qualifying mortgage loans originating during our anniversary period a \$585 discount on closing costs!

Start your mortgage loan during our anniversary period and use that extra cash to help with your first payment, pay movers, buy moving supplies, or just buy some new furniture to spruce up your new place. Visit us online or in-person at any of our locations to talk to a Mortgage Loan Officer today.

[Learn More](#)



NMLS 533124. APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on credit worthiness, qualifications and collateral conditions. All loans subject to approval. Offer applies to consumer loans only; commercial loans do not qualify. Must be new collateral to Resource One Credit Union. Payment example: Estimated monthly payment of \$4.25 per \$1,000 borrowed at 3.06% APR for 360 months. Restrictions may apply; see credit union for details.

HOME MORTGAGE DISCLOSURE ACT NOTICE The HMDA data about our residential mortgage lending are available for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquires at this office regarding the locations where HMDA data may be inspected. To receive a copy of this data send a written request to Resource One Credit Union, P.O. Box 660077, Dallas, TX 75266-0077.



Love My Credit Union®
rewards

SMALL SAVINGS ADD UP

YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS

Keep your phone, number and network and save when you switch to no-contract wireless.

START SAVING AT
LoveMyCreditUnion.org

OUR MEMBER BENEFITS

NO CONTRACTS OR MYSTERY FEES

We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees.

TOP NETWORKS

Coverage on America's largest and most dependable networks.

TOP PHONES

Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget.

KEEP YOUR OWN PHONE

Love the phone you have? Keep the phone, number and network you love with our easy-to-install SIM Kits.



Learn more



*Service must be active and in use within any six month period. **Actual availability, coverage and speed may vary. See Terms & Conditions at Tracfone.com



HOLIDAY CLOSURES

Labor Day

Monday, September 6

Credit Union All Staff Training Day

Monday, October 11

Veterans Day

Thursday, November 11

Thanksgiving Day

Thursday, November 25



800-375-3674



Federally Insured by NCUA.

EQUAL HOUSING
OPPORTUNITY



REQUEST FOR FINANCIAL AND MANAGEMENT DOCUMENTS

The following Resource One Credit Union documents are available upon request.

Financial Statements:

- Current Balance Sheet
- Current Income Statement
- Most Recent Audited Financial Statements

Written Board Policies Relations to:

- Articles of Incorporation
- Bylaws
- Rules
- Guidelines
- Board Policies

Internal Revenue Service Filings:

- Form 990

To request a Resource One Credit Union document please mail your written request to:

Resource One Credit Union

Attn: Martha Pierce

P.O. Box 660077

Dallas, TX 75266-0077



Federally insured by NCUA.