



Universal 1 Credit Union (U1) is a not-for-profit financial institution that exists to create personal, community and financial wellbeing by providing an array of savings, checking, investment products, and loan services.

In 1937, the National Cash Register Employees Credit Union was formed with seven Charter members each contributing \$10. Today, we're Universal 1 Credit Union with assets over \$425 million. We work hard to provide Beyond What You Expected service to over 50,000 members. Known for serving the greater Dayton, Ohio community, we've served members in various locations throughout the years. We continue to serve our Ohio communities, but as times change, we've embraced new technologies that allow us to serve members wherever they go - across the country and around the world. In our history, we've never lost sight of the credit union philosophy of People Helping People! We are honored to have the opportunity to continue making a difference in our community and in the lives of our members!

U1 is founded upon ethical principles built into its mission, core purpose and values. Our member-centric service is cultural and reinforced through training, employee newsletters, manager meetings, and CEO messages. U1's core message is "Enriching lives by creating the best possible experience" and is delivered using U1's three values: Friendly, Trustworthy, & Reliable. U1's leadership and employees have a strong commitment to accomplish and achieve superior member service.

We are undeniably committed to the community and the industry in which we operate. Being a community-based organization, the company recognizes that the larger Dayton community is the very reason for U1's existence and is, therefore, due the utmost respect and support. This philosophy of giving back and maintaining unwavering integrity is evident in the numerous ways U1 spends its resources and has been recognized by community and industry leaders alike.

U1 is committed to giving back to its members. One of the ways we do this is to hold Member/Community Events. These events are unique as they are held at U1 offices and at local businesses. We hold member appreciation events at each U1 location, giving away special U1 gifts to members, and, to enhance our product and service offerings, we send Member Surveys during the year to ascertain member needs with the intention of implementing their suggestions.

We are also a member of 10 Chambers of Commerce throughout our market areas. We are actively involved in supporting their various meetings and events. Each month, we attend multiple chamber breakfast/luncheon meetings and during the golf season, you can find us on the course supporting the golfers with our U1 Snack Shack. We also support the chambers by participating in their business expo events.

Universal 1 Credit Union sponsors a variety of events and scholarships which are community based. We are proud to partner with a number of local organizations. Volunteerism and Community Involvement are cornerstones of our belief in service. Annually, our employee led Universal Experience – Service Team plans events and coordinates employee volunteerism throughout our communities.

U1 is an active participant in the community. We pride ourselves on our community involvement. Although we have approximately 110 employees, we are constantly out in the community and making a difference every day. U1 puts actions behind our words and provides meaningful support to the community. Our community involvement and dedication supports the Credit Union philosophy of "People Helping People".