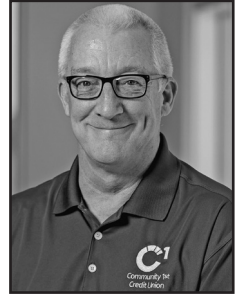


The Connection

The Latest in Fraud: Understanding Growing Trends

At Community 1st Credit Union, your financial security is one of our main objectives. In today's digital age, fraud schemes are constantly evolving, and understanding the latest trends in fraudulent activities is crucial to developing effective prevention strategies.

First off, know that C1st will NEVER contact you via phone, email, or text to request personal information such as account numbers, passwords, debit or credit card numbers, expiration dates, Secure Access Codes, or (PIN) personal identification numbers. One of the easiest ways to watch for suspicious account behavior is by setting up account alerts in digital banking. To set up account alerts, sign in to [digital banking](#), then click on [Settings](#), then click on [Alerts](#). Here are some of the most recent scams we've come across:



**A Letter from the President/CEO
Greg Hanshaw**

A deal too good to be true - Online Shopping Fraud: Online shopping fraud has always been present, but recently, it has been surging. Scammers exploit consumers by creating fake online stores, offering products that either do not exist or are of inferior quality. **Ensure the URL starts with "https://"** and has a padlock symbol, indicating a secure connection. Be wary of websites offering products at prices significantly lower than competitors. Scammers often use aggressive discounts or promotions to lure customers. **If an offer seems too good to be true - it usually is.**

Think twice before you scan QR codes from public places or text messages: Recently, scammers have been covering up QR codes on parking meters with a QR code of their own. Other scammers might send a QR code by text message or email and make up an urgent reason for you to scan it - such as they couldn't deliver your package and you need to contact them to reschedule, there's a problem with your account and you need to confirm your information or they've noticed suspicious activity on your account, and you need to change your password. A scammer's QR code could take you to a spoofed site that looks real but isn't. If you log in to the spoofed site, scammers can steal important information from your device. **To determine if a QR code is genuine, always preview the URL it leads to before scanning, check for signs of tampering, and ensure the code's design and branding align with the expected source.**

Did you get a text about a suspicious purchase on Amazon or SunPass Toll Services? It's a scam. To spot and avoid these scam texts, look for suspicious links, check the sender's phone number/email address, and verify the message's content by visiting the website directly.

Got a package you didn't order? It's probably a scam. Scammers are sending fake "luxury" items like rings, beauty products, and even Bluetooth speakers. With these goods you never ordered, there will often be a fraudulent link or QR code included - which they want you to use to make a review - which helps them boost sales. In reality - this will gather all your information for them!

What to know about Romance Scams. With the growing trend of internet and social media dating apps, Romance scams are on the rise. Scammers create fake profiles and strike up a relationship with you to build trust, sometimes chatting several times a day. They usually are never available to meet you in person. Once they gain your trust, they'll ask for your help to pay medical expenses (for them or a family member), buy their ticket to visit you, pay for their Visa, or get them out of trouble. Typically, they will even tell you exactly how to pay them - like wire money through Western Union or MoneyGram, put money on gift cards (like Amazon or Google Play) and give them the PIN codes, or send money through a money transfer app. **Here's the bottom line: Never send money or gifts to a sweetheart you haven't met in person.**

How to Report the Scam? If you have fallen victim to a scam, please contact us at 866.360.5370 or stop by your local branch to speak with a C1st Representative. You can also report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov).

These instances are just a glimpse into the numerous ways fraudsters attempt to deceive consumers daily. We are here to assist you. Reach out to us today to discover how we can aid you in safeguarding yourself from fraud. Thank you for being a valued member!



Greg Hanshaw, President/CEO

1st Time Home Buyers Assistance

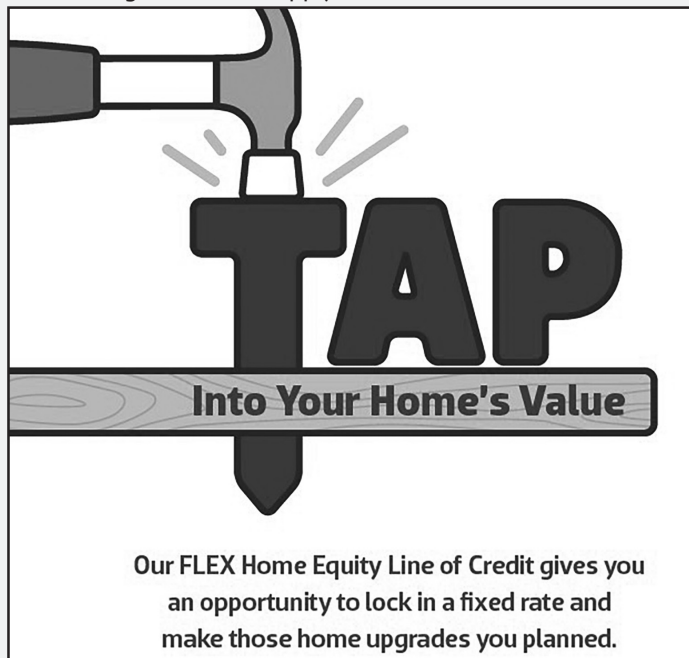
Why is right now the perfect time to buy your first home? Because at C1st Credit Union, **1st time home buyers may qualify for up to \$4,000 toward their down payment with our assistance program!** That's right, up to \$4,000! We also offer quick processing, local lenders, and mortgage education assistance. Our experienced Mortgage Lenders are happy to lend a hand on your first home and answer all those questions along the way. For details or to apply, visit us in-person or online at c1stcu.com.



*This down payment assistance program is available for qualified first-time home buyer members with low to moderate household income. (If you haven't owned a home in the last three years, you are considered a first-time home buyer.) The property must be used as an owner-occupied residence and must be within the C1st coverage areas in Iowa and Missouri. Single-family and condo units are eligible. \$4,000 maximum down payment assistance. Funds are available on a first-come, first-served basis until all funds have been disbursed. Subject to credit approval and program qualifications. Some restrictions apply.

FLEX Home Equity Line of Credit

What's your home's next FLEX? At C1st, our FLEX Home Equity Line of Credit gives you an opportunity to lock in a fixed rate and make those home upgrades you have planned like building a new deck, patio, or remodeling your kitchen! With our FLEX HELOC, you have two opportunities to lock in your rate and choose from 5, 10, or 15 year terms. Ask about our great rates or apply online.



Offer is available for new home equity lines of credit (HELOC) for owner-occupied, single-family residential properties. (Current loans must be from another financial institution to refinance.) During their draw period, the member has the option of choosing up to 2 fixed-rate lock requests at our disclosed fixed rate (in effect at that time) for a period of 5, 10, or 15 years. Limited-time offer. Property insurance required. Subject to credit approval and qualifications. Consult a tax advisor regarding the deductibility of interest.

Annual Error Resolution Notice

In case of errors or questions about your electronic transfers:

Please call us at **866.360.5370**, write us at **1100 Hutchinson Ave. Ottumwa, IA 52501**, or email us at memberservice@c1stcu.com if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Please include:

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

ChargeUP: Credit Builder Program

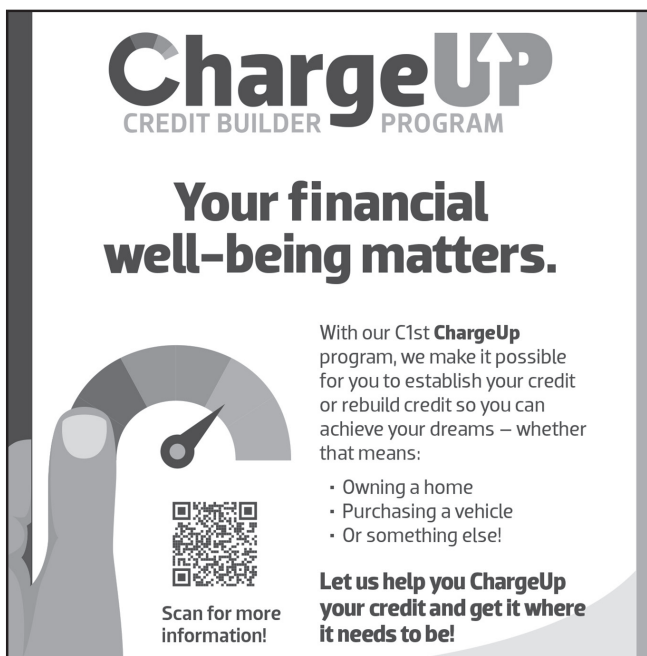
What's holding you back from living your best life? If it's poor credit or no credit, Community 1st Credit Union has the solution for you! With our new ChargeUp Credit Builder Program, we make it possible for you to establish or rebuild your credit so you can achieve your dreams – whether it's owning a home, purchasing a vehicle, or something else. So, what do you say? Why not let Community 1st Credit Union help you ChargeUp your credit to new heights? This program offers a number of products/services tailored to fit your needs:

Short-Term Personal Loans
Secured Credit Card

C1st Cash Loan
Financial Education

Learn More Online! c1stcu.com/CreditBuilder

To qualify for the ChargeUp program you must be a C1st member for at least 30 days, in good standing with C1st, and have been at the same job for at least 6 months. Other restrictions may apply. All extensions of credit are subject to approval and program qualifications.



ChargeUP
CREDIT BUILDER PROGRAM

Your financial well-being matters.

With our C1st **ChargeUp** program, we make it possible for you to establish your credit or rebuild credit so you can achieve your dreams – whether that means:

- Owning a home
- Purchasing a vehicle
- Or something else!

Let us help you ChargeUp your credit and get it where it needs to be!

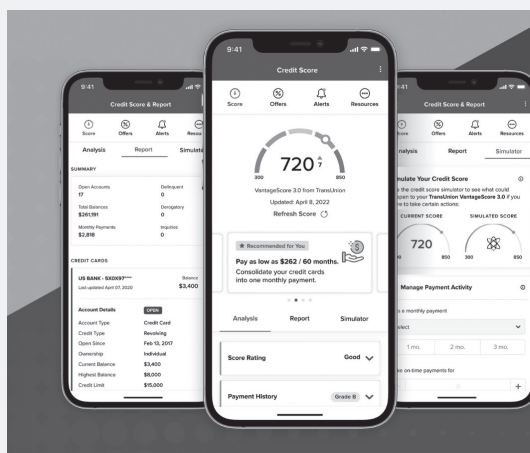
Scan for more information!

SavvyMoney Credit Score & Report

Did you know with C1st Digital Banking, you have access to a free, ongoing credit score, report, and monitoring platform? SavvyMoney is a comprehensive Credit Score program offered by C1st that helps you stay on top of your credit.

With SavvyMoney you can:

- ▶ View your full credit report
- ▶ Monitor for unusual activity
- ▶ Learn how to improve your credit
- ▶ Get an updated score every 24 hours
- ▶ See current product offerings



Your Credit Score. And More.

Our FREE Credit Score & Report tool, helps identify the key factors affecting your credit score and provides a personalized plan to improve or maintain it.

c1stcu.com/savvymoney | 866.360.5370

Master your credit standing, with no purchase or credit card required. In addition to your free credit score, you can view and track what matters most in your credit report. No extra apps to install or additional tools to learn – it's all within C1st's Digital Banking. Just log into your account and sign up – for free! This resource is exclusively available to C1st Members age 18 or older.

C1st Branch Locations

Albia: 1420 S. Clinton St.

Atlantic: 200 Maple St.

Avoca: 102 N. Elm St.

Bloomfield: 301 E. Franklin

Cedar Rapids: 1030 Sierra Drive NE

Centerville: 999 N. 18th

Chariton: 1934 Court Ave.

Creston: 205 E. Taylor St.

Fairfield: 2501 W. Burlington

Grinnell: 205 West St.

Harlan: 1414 Chatburn Ave.

Indianola: 300 S. Jefferson Way

Knoxville: 1008 W. Bell Ave., Suite 103

Mount Pleasant: 1800 E. Washington St.

Osceola: 714 W. McLane St.

Oskaloosa: 1311 A Ave. West

Ottumwa Venture: 1940 Venture Dr.
(Walmart)

Ottumwa Penn: 739 Pennsylvania Ave.

Ottumwa Richmond: 235 Richmond Ave.

Ottumwa JBS (JBS Employees Only): 600 S.
Iowa Ave.

Pella: 500 Main St.

Shenandoah: 700 S. Fremont St.

Washington: 303 S. 2nd Ave.

Apply Online: c1stcu.com

Toll Free: 866.360.5370

Email: memberservice@c1stcu.com

TEXT: 641.655.4641

This credit union is federally insured by
the National Credit Union Administration.



Annual Meeting Results

Community 1st Credit Union held its 88th Annual Meeting and Board of Directors election on Monday, January 22nd at the Corporate Center in Ottumwa. During the meeting, D. David Boyer, Sandra Wirfs, and Tim Elliott were all re-elected to serve a three year term.

The 2025 Community 1st Credit Union Board of Directors includes:

Courtney Jones – Board Chair	Jason Eubanks – Board Vice Chair
Bianca Myers – Board CFO	Sandra Wirfs – Secretary
John Mayberry	D. David Boyer
Tim Elliott	Anne Leathers
Nathan Caraway	



C1st board members serve as non-paid volunteers and are responsible for directing the credit union in accordance with state and federal regulatory fiduciary responsibilities. They also ensure the financial needs and expectations of the credit union membership are being addressed and met. They are required to complete a variety of continuing education courses, attend regular monthly meetings, and serve on one or more committees.

D. David Boyer: A resident of Ottumwa, and retired Tool & Die maker at John Deere Ottumwa Works. Dave has served on the board since 1995 and is currently a member of the credit & nominating committees and the membership officer.

Sandra Wirfs: A resident of Ottumwa, and Operations Manager at Iowa Workforce Development. Sandra is a former President and current member of the Ottumwa LULAC 377 and enjoys volunteering in the community. She has been a member of Community 1st since 2015, on the board since 2022, and currently serves on the credit committee.

Tim Elliott: A resident of Washington, and current Owner I Broker at Elliott Realty Group. Tim has served on the board since 2016 and is currently the board Chairman. He is also a member of the board executive & asset-liability committees.



C1st Apple Watch Features

Get quick access to your balances and recent transactions and don't miss a beat! Did you know you can easily view your account balances and transactions on your Apple Watch® without having to log into C1st's Digital Banking? Make sure your watch is set up, and take advantage of this convenience feature today!

What are the main features available with Apple Watch®?

- ▶ View balance information for the first 10 accounts that display on the Account Summary page on their Apple Watch®
- ▶ Swipe left/right on the watch face to scroll through their account balances.
- ▶ Tap the watch face on a balance to view the 10 most recent transactions for that account.
- ▶ Swipe up/down on the watch face or use the side wheel to scroll through transactions.
- ▶ To refresh account balance information, force touch the watch face and select the refresh option.

How do I enable my watch to use Digital Banking?

- ▶ Your Apple Watch® will need to be paired to the iPhone that you use to access your C1st mobile banking app.
- ▶ Log in to your C1st mobile banking app, tap on the menu bar, select Services, locate Apple Watch®, and enable the feature by turning the toggle to on.
- ▶ Once enabled, you can open the app on your Apple Watch® to begin viewing balances and transactions.

Learn more: c1stcu.com/applewatch

Don't Miss a Beat!

View balances and transaction on your Apple Watch® without having to log in!

[Learn More!](#)

*Mobile banking services are not affiliated with, sponsored or endorsed by Apple. Apple Watch is a trademark of Apple Inc., registered in the U.S. and other countries.