

The Connection

Letter From The President/CEO

It's the mid-point of 2024, and I'm thrilled to share the latest updates with you! This growth wouldn't be possible without you, our dedicated members.

We are a strong and empowered team at C1st. For the second year in a row, **C1st was named by Forbes' annual list of America's Best-In-State Credit Unions for the state of Iowa.** Being recognized by Forbes is a true testament to how our members feel about us every day. The award validates we are continuing to help improve the lives of our members by helping them achieve financial success. In addition, **C1st was recognized by Newsweek as America's Best Regional Banks and Credit Unions 2024,** receiving a prestigious five-star rating on a five-star scale. We are deeply honored to receive these recognitions. It reflects the dedication of our strong and empowered team. Their unwavering commitment is evident as they strive daily to deliver service excellence to our members.



Greg Hanshaw
President & CEO

We continue to expand into new communities. I'm excited to share that **Community 1st and our Board of Directors have signed a resolution to agree to have Town and Country Credit Union merge with us.** **Town and Country CU is located in west-central Iowa, in the communities of Harlan and Avoca.** The merger will be yet another direct outcome of our business strategy, formed several years ago, to grow into western Iowa. Town and Country currently serves about 3,200 members and holds approximately \$36 Million in assets. Ultimately, we will bring Town and Country into our organization for a new and exciting future. I look forward to sharing more as the merger process starts in the coming days and weeks.

We are people helping people, helping our members achieve financial success. Earlier this year, we launched the **ChargeUp Credit Builder Program to assist members in building or reestablishing their credit.** If poor or no credit prevents you from living your best life, we now have an easy solution for you. This program offers products and services tailored to your needs: short-term personal loans, secured credit cards, a payday alternative loan, and most importantly, financial education. Moreover, **we recently celebrated six C1st employees who graduated from the Iowa Credit Union Foundation's Financial Coach Training Program.** They engaged in extensive learning and simulations to deepen their understanding of how an individual's relationship with money can impact financial decision-making and potentially lead to hardship. Financial coaches serve as member advocates, guiding members through challenging financial situations. C1st is committed to helping our members achieve financial success.

We continue to offer new and innovative products and services. This summer, watch for a new feature in digital banking. If you like banking with us, our digital referral program will help you "C" the green. We've simplified the process and made referring your friends and family to C1st even easier. Simply log in to digital banking, go to refer-a-friend, select a contact, and send the text. **It's \$50 for you and \$50 for them when they open a new C1st checking account, enroll in eStatements, and make 12 Visa debit card purchases within 90 days.** Go to c1stcu.com/refer for more details.

We are connected to our communities. The C1st Foundation has financially supported many local non-profit organizations in our communities in 2024, including a \$100,000 grant for the Ottumwa Sportsplex Facility, a \$50,000 grant for the Ottumwa Legacy Soccer Fields Project, and a \$10,000 grant for the Atlantic Daycare project. All of these projects were made possible by grants from the C1st Credit Union Impact Giving Fund of Greater Cedar Rapids Community Foundation. The **C1st Scholarship Program also awarded a total of \$50,000 to 24 area students** for the 2024-2025 academic school year. In the last decade, C1st has proudly awarded over \$450,000 in scholarships to local student members.

We've made a lot of progress this year! Thank you for being a member of Community 1st. Our mission is to provide affordable financial products and services while addressing the needs of underserved communities, and embodying the true credit union difference. At C1st, we are proud to have upheld this philosophy for over 85 years!

A handwritten signature in black ink that reads "Greg Hanshaw". The signature is written in a cursive, flowing style.

Greg Hanshaw; President/CEO

Congrats to our Financial Coach Training Program Graduates!

Please help us congratulate these C1st staff members who recently graduated from the Iowa Credit Union Foundation's Financial Coach Training Program!

- **Amy Hanson – Cedar Rapids**
- **Autumn Chavarria – Ottumwa–Venture (Walmart)**
- **Ivy Griffiths – Ottumwa–North (Pennsylvania Ave.)**
- **Kalli Young – Creston**
- **Megan Rice – Shenandoah**
- **Sharelle Glosser – Albia**

They were immersed in learning and simulation to help them grow in understanding of how a person's relationship with money can impact their financial decision-making and lead to potential hardship. Financial coaches are member advocates who can help members navigate difficult financial situations. They are excited to use their new skills and training to help our members with their financial needs and questions.



C1st Member Awarded Scholarship from Iowa Credit Union Foundation

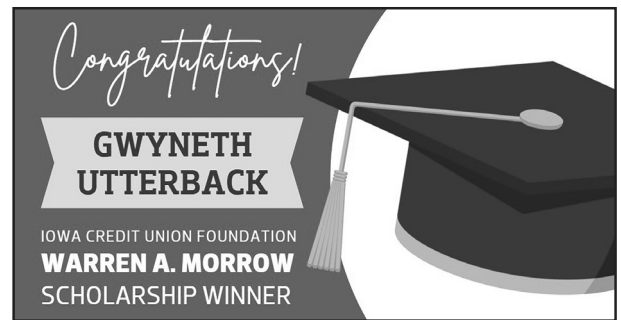
C1st member Gwyneth Utterback was recently awarded the Iowa Credit Union Foundation's (ICUF) Warren A. Morrow Memorial Scholarship for \$1,500.

Applicants were asked to answer an essay question in no more than 500 words. This year's question was: **As cooperative community organizations, one of the principles at the heart of the credit union movement is a concern for the community. What does community mean to you? How have you served your community, and how do you see your credit union working in your community? Consider sharing personal examples and experiences.**

Gwyneth won for her entry, in which she talks about a sense of belonging in her community. She finds giving back to her community, which she calls home, very easy, not because she loves it, but because she feels joy when the community gives her feedback and excitement.

"At C1st, fostering community betterment is a cornerstone of our mission. We are extremely proud of Gwyneth and her unwavering dedication to her community and her commitment to giving back," said VP of Governmental Affairs, Marian Holmes. "Gwyneth embodies the 'people helping people' philosophy that is the heart of Iowa Credit Unions. Her achievement in earning this scholarship not only highlights her individual accomplishments but also reflects the values we strive to promote within our community. We congratulate Gwyneth on this well-deserved honor and look forward to seeing her continue to make a positive impact."

This year, 24 scholarships totaling \$46,000 were awarded. "The ICUF is grateful for the support from our amazing Iowa credit union partners," said Ena Babic Barnes, ICUF Executive Director. "By doubling our commitment to Iowa credit union members, we can continue strengthening the financial lives of Iowans and celebrate those who passionately lead by the credit union philosophy of 'people helping people'."



C1st Branch Locations

Albia: 1420 S. Clinton St.

Atlantic: 200 Maple 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.

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 (Walmart): 1940 Venture Dr.

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

Email: memberservice@c1stcu.com

Toll Free: 866.360.5370

TEXT: 641.638.5015



c1stcu.com

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

Forbes Names Community 1st as a Best-In-State Credit Union



For the second year in a row, **Community 1st Credit Union** is honored to be included on **Forbes & Statista's BEST-IN-STATE CREDIT UNIONS 2024 Award list!**

"At Community 1st Credit Union, every one of our staff plays a huge role in providing exceptional member service. Being recognized by Forbes as a Best-In-State Credit Union in Iowa is a true testament to how our members feel about us each and every day. The award validates we are continuing to help improve the lives of our members by helping them achieve financial success," says President and CEO, Greg Hanshaw.

Forbes and Statista identified America's Best-In-State Credit Unions based on an independent survey of 26,000 US consumers who were asked to rate credit unions at which they have or previously have had checking/savings accounts. Participants shared their opinions regarding overall satisfaction in six different areas: Trust, Terms & Conditions, Branch Services, Digital Services, Customer Services, and Financial Advice. In addition, Forbes and Statista analyzed reviews and ratings publicly available online.

Discounted Adventureland Tickets for Credit Union Members

As a credit union member, you can receive a significant discount on **Adventureland Park and Adventure Bay Waterpark tickets!** For just \$37.99, members can purchase tickets to experience all the fun during the 2024 season!



How to Purchase Tickets:

Discount Code: **CREDITUNION**
(all caps, no spaces, not plural)

Website:

www.adventurelandresort.com/creditunion OR scan the QR code.

Step-by-step instructions:

1. Scan the QR code or navigate to the website: www.adventurelandresort.com/creditunion
2. Use the blue "+" button to select how many tickets you want to purchase.
3. Input the discount code **CREDITUNION** (all caps, no spaces, not plural) in the blue "Discounts" box. When you click "redeem," the button will turn green with a checkmark, and the discount will appear on the right side of the screen.
4. On the next screen, you can add parking if you want to pay beforehand. There is no discount on parking.
5. On the next screen, you will enter your personal information and agree to the disclosure information at the bottom of the screen.
6. On the final screen, you can choose your payment method. Please note: No corporate contributions are allowed.
7. Your tickets will be emailed to you.

ADVENTURELAND

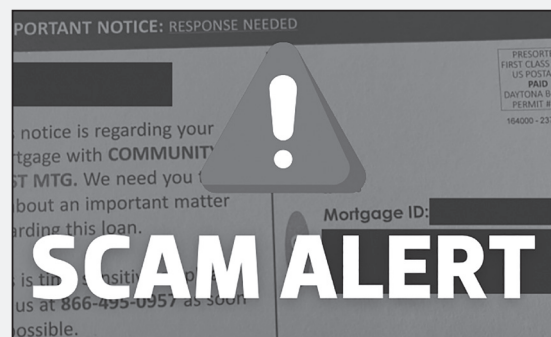
— 50 years —

SCAM ALERT!

We are aware of a postcard scam asking members to call a number about a time-sensitive matter on their mortgage. These postcards (which come in a variety of colors) are being sent to consumers all around the country.

This is a scam and did not come from C1st, or any financial institution. There is a small disclaimer in the bottom left corner indicating the sender is "not affiliated with, sponsored by, and loan information not provided by Community 1st." It does further state that the information was provided by "LeadPros".

Please do not call the number listed and provide any personal information. The best thing to do is disregard this mailer.



Take A Vacation From Your Loan Payment

We all need a vacation from time to time. At C1st, our Skip-A-Pay feature allows you to take a vacation from your qualifying loan payment(s) when you need it the most. Apply to skip a loan payment through C1st's Digital Banking. Whether you need the funds for a large purchase, vacation, or an emergency, you can skip your payment when it's convenient for you!



2024 C1st Scholarship Recipients



Community 1st Credit Union's 2024 scholarship program has awarded a total \$50,000 to 24 area students this summer for the 2024–2025 academic school year. In the last decade, C1st has awarded over \$450,000 in scholarships to local student members.

This year, it was with great pleasure to announce the new Rex Stewart Memorial Agriculture Scholarship in honor of the late Rex Stewart. Rex served on our board of directors for nearly 40 years before passing. His passion for Agriculture and every single one of our C1st communities was unwavering. He was a strong credit union advocate and completely devoted to our mission. We were excited to award two students pursuing Agriculture this year in his name a \$2,000 scholarship.

- Sam Hash, Ag Business at Northwest Missouri State University
- Trenton Major, Ag Business at Iowa State University

The \$4,000 Child of a C1st Employee Scholarship was awarded to:

- Tristen Wendling (Washington), enrolled at University of Iowa

Additional \$2,000 scholarship winners are:

- Trell Amoss, Albia
- Isabelle Carnahan, Bloomfield
- Olivia Cunningham, Pella
- Sarah Eubanks, Washington
- Brennan Hayes, Creston
- Ava Hilton, Indianola
- Samantha Khamphilanouvong, Ottumwa
- Kiera Klum, Centerville
- Kylie Malloy, Ottumwa
- Addie McGee, Chariton
- Isabelle Meador, Mt. Pleasant
- Karston Nebel, Bloomfield
- Emma Perreault, Cedar Rapids
- Faith Roozeboom, Knoxville
- Cecelia Shaw, Fairfield
- Brielle Sherman, Grinnell
- Payton Snyder, Oskaloosa
- Hannah Stearns, Shenandoah
- Eva Steffensen, Atlantic
- Chloe Timmons, Osceola
- Skyllar Welch, Ottumwa

"At Community 1st, we are thrilled to recognize the outstanding achievements of those deserving students in our community. We sincerely believe one of the very best investments we can make is in helping our young members further their education," said Greg Hanshaw, President and CEO. Congratulations to each recipient; your dedication and accomplishments inspire us every day."

What is Juntos Avanzamos?



Juntos Avanzamos = Together We Advance

At C1st, you may hear us refer to this term from time to time. Juntos Avanzamos means Together We Advance. It's a designation for credit unions that are committed to serving and empowering Hispanic and immigrant consumers, helping them navigate the U.S. financial system, and providing safe, affordable, and relevant financial services. Immigrants are a large and vibrant part of the U.S. economy. In many communities, however, immigrants remain largely unbanked and vulnerable to predatory financial service providers.

C1st has proudly been a Juntos Avanzamos designated credit union since 2016, and was the first credit union in the state of Iowa to receive this special designation. Juntos Avanzamos credit unions employ bilingual, culturally-competent staff, accept alternative forms of ID, including the Matrícula Consular, and treat all of their members with dignity and respect – regardless of immigration status. C1st also offers specialized products and services, such as Immigration Loans, Quinceañera Loans, secured credit cards, a payday alternative loan, Money Gram, financial education opportunities, and over 240 language options available via an over-the-phone translation service.

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 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.