

The Connection

Celebrating International Credit Union Day

A Message from the President & CEO

As fall settles in, it's hard to believe 2024 is nearing its end. We want to take a moment to thank you for being part of Community 1st Credit Union—we're grateful to have you with us.

On Thursday, October 17, credit unions around the globe and in our local community will celebrate International Credit Union Day®. This day highlights the important role credit unions play in enhancing the lives of their members and the communities they serve. What sets credit unions apart is that we are not-for-profit and owned by our members. Instead of focusing on shareholder profits, we pool our members' resources to provide affordable loans and financial services tailored to your best interests.



Greg Hanshaw
President & CEO

The mission of all credit unions is to offer members access to affordable financial solutions and empower even the most financially disadvantaged to take control of their futures. Helping our members achieve their life goals is what makes credit unions unique, and that's the difference we're proud to contribute to. At C1st, we've created programs like the C1st Cash Loan, an alternative to payday loans, designed to help members break free from the payday loan cycle. Additionally, we offer a first-time homebuyers assistance program that helps qualified members with their down payment—opening doors to homeownership that might otherwise remain closed.

Credit unions and financial cooperatives are deeply rooted in the spirit of community service—a principle that has distinguished us for over 150 years. At C1st, we bring this commitment to life through initiatives like our annual volunteer day, affectionately known as "C Day." Each year, we set aside a day to give back to the communities we serve. This year, more than 200 C1st employees will be volunteering in Atlantic, IA, supporting local nonprofit organizations. We're proud of the hundreds of hours our team donates each year, living out our core values of being a strong and connected team, engaged in the communities we serve.

As we celebrate 76 years of International Credit Union Day and 88 years of Community 1st Credit Union, we recognize that while much has changed, the things that truly matter remain the same. We're still driven by the principle of people helping people, and our dedication to our members and their communities remains as strong as ever. Today, with a blend of high-tech innovation and a deep commitment to delivering excellent member experiences, we celebrate you.

We invite you to join us on Thursday, October 17, for a Member Appreciation Day. Stop by your local branch, enjoy some treats and refreshments, and let us thank you personally for being part of our community. Let's celebrate ICU Day together!

Thank you for your loyalty, trust, and continued support.

Greg Hanshaw, President/CEO



World Council
WORLDWIDE FOUNDATION
for CREDIT UNIONS

INTERNATIONAL CREDIT UNION DAY
10.17.2024

Community 1st
Credit Union
Together is Better

One World

through cooperative finance.

HELP US CELEBRATE
INTERNATIONAL CREDIT UNION DAY
THURSDAY, OCTOBER 17, 2024 - ALL DAY
STOP BY YOUR LOCAL C1ST BRANCH FOR A SWEET TREAT
& SIGN UP FOR A CHANCE TO WIN A FUN GIVEAWAY!

Share Your Credit Union Story For A Chance To Win Tickets To An Iowa / Iowa State Game!

As a Community 1st Credit Union member, we are excited to offer you a chance to win tickets to one of the upcoming Iowa or Iowa State home football games!



How to Participate:

Visit <https://memberofthegame.com/> or scan the QR code and submit your unique credit union story. **Your story should highlight your positive experience with your credit union, such as how it has helped you financially, supported the community, or impacted your life.**

There are still several home football games for both Iowa and Iowa State! Winners will be selected two weeks prior to every Iowa and Iowa State home football game by the Iowa Credit Union League. But don't delay, the deadlines are fast approaching! Scan the QR code for specific details and deadline dates.

The contest is open to all Iowa credit union members who are 18 and older, have been a member of a credit union prior to August 1, 2024, and are not an immediate family member of a credit union staff member. Don't miss this exciting opportunity! Share your story today and you could be cheering on your team live at an Iowa or Iowa State game.

Visit <https://memberofthegame.com/> or scan the QR code above to enter your story or get more information!



Best Of Southern Iowa 2024

Thank you to everyone who recently voted in the 2024 Ottumwa Courier's Best of Southern Iowa Awards. Community 1st Credit Union is humbled to be named your favorite financial institution in Southern Iowa!

#1 Credit Union / Bank in Southern Iowa

We wouldn't be where we are today without all our amazing and hard-working staff, and you - our loyal members. At C1st, we are proud to be your trusted financial partner, both now and for many more years to come.



C1st Branch Locations

Albia: 1420 S. Clinton St.

Atlantic: 200 Maple St.

Avoca: COMING SOON!

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: COMING SOON!

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**

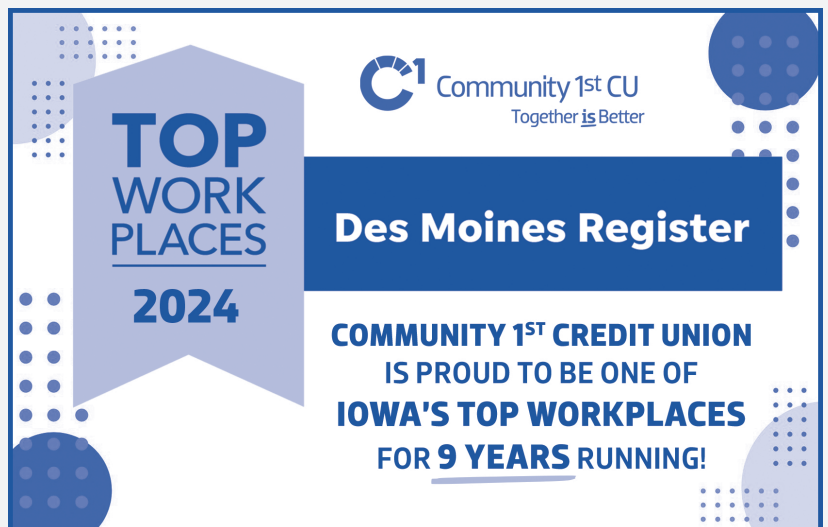
This credit union is federally insured by the National Credit Union Administration.

C1st Receives Des Moines Register "Top Workplace" Award

Community 1st Credit Union received its ninth straight Des Moines Register "Top Workplace" award. The newspaper recognized over 100 Iowa companies and organizations for the 2024 honor in September.

C1st will soon have 23 branch locations, and close to 300 employees. It is recognized on the list of Top Workplaces for mid-sized company employers in Iowa, and has consistently placed within the Top 10 of the list for the past four years.

"We are proud to be named a Top Workplace in Iowa for the ninth year in a row," said C1st President/CEO Greg Hanshaw. "The fact that we have received this honor for 9 years running shows we have something truly special here. Our employees continue to be a strong and empowered team."



2025 Annual Meeting Notice & Board Of Directors Election

The 2025 Annual Meeting & Board of Directors Election of Community 1st Credit Union will be held Monday, January 27, 2025 at C1st Headquarters, 1100 Hutchinson Ave, Ottumwa, IA. The meeting will begin at 6:00 pm. Please RSVP to: marketing@c1stcu.com.

The nominating committee has selected three candidates to fill three vacancies.

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.



D. David Boyer

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.



Sandra Wirfs

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.



Tim Elliott

Members wishing to run for one of these seats must file an official petition for nomination, located at: c1stcu.com/petition and must be submitted to the C1st Board Secretary by 5:00 pm on Friday, November 22, 2024.

- Address: Nominating Committee, Community 1st Credit Union, 1100 Hutchinson Ave., Ottumwa, IA 52501.
- Email: marketing@c1stcu.com

The petition must be signed by 200 members of C1st. Nominations must also include qualifications, biographical data, and a certificate stating the nominee's agreement to nomination and willingness to serve if elected. Minimum qualifications for nominees include:

- A member or joint owner in good standing with C1st for at least 24 consecutive months
- At least 21 years old and an active user of Community 1st Credit Union services
- Able and willing to serve the membership by giving the time necessary to perform the duties of the board
- Ability to read and interpret financial statements
- Act in the best interest of the Community 1st Credit Union membership at all times

Nominations received after the closing date or incomplete nominations shall be disqualified by the Secretary. There will be no nominations from the floor. Election results will be announced at the annual meeting.

Refer-A-Friend To C1st & 'C' The Green!

Attention Community 1st Credit Union members! Did you know you have an opportunity to earn extra money by referring friends, family, or neighbors to become a C1st member and open a checking account with us? If they open the account with qualifying activity, you both will "C the Green!" AND it's easy to make a referral with just a few simple steps via text from our mobile app.

What's New & How it Works:

To refer a friend or family member, **log into digital banking**, and click on **"Get \$50"** on the **Refer-A-Friend Widget**. This can also be accessed by going to **Menu, Services, Refer-A-Friend**. **Select a Contact & Send the Text!** **It's \$50 for you, \$50 for them when they become a member and:**

- **Open a new C1st checking account***
- **Sign up for digital banking services**
- **Enroll in eStatements, AND**
- **Make 12 Visa® debit card purchases**

*The referring member and new member earn \$50 each when the new member opens a Community 1st Credit Union primary savings account, C1st checking account, enrolls in eStatements, and uses their C1st Visa debit card to make at least 12 purchases (posted and settled) within 90 days of opening. Participants must register for C1st digital banking services. Upon successfully completing the Referral program requirements, a \$50 referral bonus will be deposited into the member's Community 1st Credit Union share account. Each party acknowledges that to participate in the referral, the other party will be made aware that they have an account at Community 1st Credit Union. New membership and accounts are subject to approval and other restrictions may apply. For complete details, see Referral Terms and Conditions at c1stcu.com/refer. As an example, C1st Cash Checking has no minimum opening deposit. 3.00% Annual Percentage Yield will be paid on the portion of daily balance of \$15,000 or less. Portion of daily balance over \$15,000 earns an interest rate of 0.15%, resulting in an APY of 3.00% to 0.45%, depending on the balance. If monthly qualifications are not met the entire balance will earn 0.03% APY. APY is accurate as of September 1, 2024, and subject to change without notice. Fees may reduce earnings.



C the Green

Send the text!
\$50 for you, \$50 for them when they become a member and:

- Open a new C1st checking account*
- Sign up for digital banking services
- Enroll in eStatements, AND
- Make 12 Visa® debit card purchases

It's easy to make a referral ...

1. Start in Digital Banking
2. Go to Refer-A-Friend
3. Select Contact
4. Send Text

Ask for details!

Spoofing Scam Warning

We've received reports of fraudulent phone calls and texts claiming to be from Community 1st Credit Union to collect our members' personal and debit card information. If you receive a suspicious call or text or have doubts about who you are speaking to, please call us directly at 866.360.5370. Thank you for helping us protect your information!

As a reminder - Community 1st Credit Union will never contact members via phone, email, text message, or cell phone to request personal information such as account numbers, passwords, debit or credit card numbers, expiration dates, or (PIN) personal identification numbers.



Community 1st Credit Union

MEMBER ALERT
SPOOFING SCAM WARNING

Town & Country Credit Union Will Merge With Community 1st Credit Union

We are pleased to announce that Town & Country Credit Union has agreed to merge with Community 1st Credit Union. Town & Country Credit Union's members, shares, assets, liabilities, and net worth will be transferred to Community 1st Credit Union when the merger occurs later this year.

We believe this merger presents a significant opportunity for Town & Country Credit Union and will lead to a stronger, vibrant financial cooperative that will benefit all members.

Town & Country's branches located in Harlan and Avoca will both remain open after the merger. In addition, as soon as the merger is finalized, Community 1st Credit Union members will benefit from the convenience of accessing 23 full-service branches located across southern Iowa.



Town & Country CREDIT UNION **Community 1st CU**

Town & Country Credit Union will officially merge and join with Community 1st Credit Union on December 1, 2024.

Together is Better