

The Connection

Letter From The President/CEO: 2025 Year In Review

As we close out 2025, I'm excited to share some of the incredible milestones and accomplishments from your credit union this year. None of this would be possible without you, our loyal and valued members. Thank you for being part of the C1st family.

Opening Doors to Homeownership:

In January, C1st was awarded a \$625,000 grant from the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund. With this funding, we relaunched our 1st Time Home Buyer Down Payment Assistance Program, offering eligible members up to \$4,000 to make their homeownership dreams a reality.

Expanding Our Footprint:

We're continuing to grow into new communities and proudly celebrated the grand openings of our newest branches in Harlan and Avoca, Iowa, this spring. These locations joined us as part of the successful merger with Town and Country Credit Union, finalized on December 1, 2024. This strategic move supports our long-term vision of expanding west and enhancing our ability to serve members across the state.

Empowering Through Financial Education:

In April, we celebrated Financial Literacy Month with events designed to promote strong financial habits, particularly among young people. Financial education is part of our DNA, and we connected with local schools, hosted workshops, and offered giveaways, snacks, and a free shred day...all to help members achieve financial success.

We also continue to expand our online financial education program, Banzai, a free, interactive platform offering in-depth lessons on the financial topics that matter most to you. From basic budgeting to advanced financial planning, Banzai uses real-life scenarios to make learning practical and engaging.

Giving Back to Our Communities:

The C1st Foundation continues to invest in organizations that make a difference locally. This year, we proudly awarded:

- \$8,700 to Time for Tots Inc. in Harlan, IA, to replace a failing air conditioning unit, ensuring a safe, cool space for summer programs.
- \$50,000 towards a Mini-Pitch in Osceola, a compact soccer field promoting health, wellness, and community engagement.
- \$10,000 to the Iowa Food Bank to expand access to fresh foods in C1st communities through a mobile pantry.

Additionally, our C1st Scholarship Program awarded \$54,000 to 26 students for the 2025–2026 academic year. Over the past decade, we've proudly awarded more than \$500,000 in scholarships to outstanding student members.

Celebrating Our Team:

In May, we hosted our annual company outing at Principal Park, where more than 300 employees and family members came together to cheer on the Iowa Cubs and enjoy an evening of food, fun, and unforgettable memories. Our strong, empowered team is truly at the heart of everything we do. In September, C1st was honored as one of the Des Moines Register's 2025 Top Workplaces, our 10th consecutive year receiving this recognition! Moving up two spots from last year, we proudly ranked 7th among the Top 50 mid-sized companies statewide. In October, over 230 C1st employees gathered in Knoxville, IA, for an inspiring volunteer day in honor of Indigenous Peoples' Day. Employees completed service projects at multiple locations, making a meaningful impact across the city. This initiative reflects one of our core values: We are...Connected to Our Community.



Greg Hanshaw
President & CEO



2025 Year In Review (Continued From Front Page)

Technology That Counts:

C1st enhanced its digital experience by launching a new digital loan and account opening system, enabling members to apply for loans, open new accounts, and switch between products seamlessly, all within a unified digital experience. This marks a major leap forward in making it easier than ever to become a C1st member in minutes; anytime, anywhere.

New Products and Services:

This summer, we introduced four new consumer credit cards designed to meet a variety of needs; from flexible rewards and cash back to low interest rates and credit-building options. Members can also take advantage of low introductory rates on select cards, like our Flex Rewards card, which offers a low rate for 12 months on purchases and balance transfers, plus perks like contactless convenience and easy-to-use digital banking.

We've accomplished so much this year, and we couldn't have done it without you. Thank you for your continued trust in Community 1st. Here's to an even brighter 2026!

Greg Hanshaw; President & CEO



Pick A Card, Any Card

Apply for our **Flex Rewards Credit Card** and lock in a low introductory rate!



C1st's Jaime Thomas is Appointed to the Iowa Credit Union Foundation Board

Community 1st Credit Union is proud to announce that Jaime Thomas, Senior Vice President of Retail Operations, has been appointed to the Iowa Credit Union Foundation (ICUF) Board of Directors.

In his role at Community 1st Credit Union, Jaime oversees retail operations, including 23 branch locations, the call center, Consumer Lending, Training, and Member Experience. He brings extensive leadership experience and a strong commitment to service, having served on numerous boards throughout his career and understanding the importance of being an active, engaged board member.

A graduate of the University of Northern Iowa with a Bachelor of Arts degree in Elementary Education, Jaime is deeply passionate about education and community development. Born and raised in Ottumwa, he has remained dedicated to ensuring the continued growth of the community he proudly calls home. His long-standing community involvement includes current service on the Southeast Iowa Sports Commission and the Indian Hills Community College Foundation board, as well as past leadership roles with the Ottumwa A Club and the United Way of Wapello County, where he served as board chair.



Jaime Thomas
Senior VP of
Retail Operations

"I am honored to join the Iowa Credit Union Foundation Board and support its mission of strengthening communities through financial education, opportunity, and outreach," said Jaime. "Education has always been a cornerstone of my family, and I look forward to advocating for initiatives that empower individuals and families across Iowa."

Jaime resides in Ottumwa with his wife, Julie, their lab Buddy, and their cat, Nala. In his free time, he enjoys woodworking, golf, baseball, reading, and spending time outdoors.

C1st Branch Locations

Albia: 1420 S. Clinton St.
Bloomfield: 301 E. Franklin
Chariton: 1934 Court Ave.
Grinnell: 205 West St.
Knoxville: 1008 W. Bell Ave., Suite 103
Oskaloosa: 1311 A Ave. West
Ottumwa Richmond: 235 Richmond Ave.
Shenandoah: 700 S. Fremont St.

Atlantic: 200 Maple St.
Cedar Rapids: 1030 Sierra Drive NE
Creston: 205 E. Taylor St.
Harlan: 1414 Chatburn Ave
Mount Pleasant: 1800 E. Washington St.
Ottumwa (Walmart): 1940 Venture Dr.
Ottumwa – JBS (JBS Employees Only): 600 S. Iowa Ave.
Washington: 303 S. 2nd Ave.

Avoca: 102 N. Elm St.
Centerville: 999 N. 18th
Fairfield: 2501 W. Burlington
Indianola: 300 S. Jefferson Way
Osceola: 714 W. McLane St.
Ottumwa Penn: 739 Pennsylvania Ave.
Pella: 500 Main St.

Apply Online: c1stcu.com

Email: memberservice@c1stcu.com

Toll Free: 866.360.5370



All C1st locations will be closed Monday, January 19, 2026, in honor of Martin Luther King Jr. Day.

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

Scholarship Opportunities

C1st Scholarships

C1st will award \$54,000 in scholarships to assist active members who plan to continue their education in college or vocational school programs.

- **\$2,000 Rex Stewart Memorial Scholarship** given to a student majoring in Agriculture. (2 total)
- **\$4,000 to the child of a Community 1st Credit Union employee.** (1 total)
- **\$2,000 to any student seeking an undergraduate degree.** Awards are not limited to high school seniors. Returning students are eligible to apply. (23 total, 1 award is designated per C1st location)



C1st Scholarship application deadline is February 6, 2026, at 5:00 pm CST. New Simplified Application Process! Register online at: c1stcu.com/scholarships

Iowa Credit Union Foundation's Warren A. Morrow Scholarship

This application is for high school and post-high school students who will be enrolling in post-secondary education for the 2026-2027 school year. Applicants must be a current member of an Iowa credit union with an account in their own name.

In 500 words or less, please answer the following question:

Credit unions are financial cooperatives driven by the principle of 'People Helping People.' Share a story about a time when collaboration or teamwork helped you, your family, or your community achieve a goal. How does this cooperative spirit influence your view of financial success? How can your credit union help?

The essay must be the original work of the applicant. Judging will be based on originality, clarity, meaningful content, accurate presentation of facts, adherence to contest rules, spelling, grammar, and punctuation. Winners will be notified in April 2026.

The application deadline is February 6, 2026 at 5:00 PM.

Learn more or register online at: scholarsavvy.com/scholarship/wam2026

Iowa Student Loan Scholarships

Iowa Student Loan offers several scholarship programs for high school students, college students and parents or guardians. Check out their website for more details. This site is also a great planning resource full of tips and planning tools for both students and parents.

ISL Education Lending Scholarship Deadline is April 3, 2026.

Learn more or register online at: iowastudentloan.org/scholarships

Financial Resolutions For The New Year!

While we recognize the importance of saving money, it can be hard to do when your budget is already stretched thin. Try the 52-Week Money Challenge. There are no complicated rules to remember.

- Week 1, save \$1.00.
- Week 2, save \$2.00
- Continue through the year, adding one more dollar each week.

By the end of the yearly challenge, you will have saved \$1,378!

Use this easy-to-follow chart to keep track of your deposits each week!

Week	Deposit	Balance	Week	Deposit	Balance	Week	Deposit	Balance
<input type="checkbox"/> 1	\$1	\$1	<input type="checkbox"/> 18	\$18	\$171	<input type="checkbox"/> 35	\$35	\$630
<input type="checkbox"/> 2	\$2	\$3	<input type="checkbox"/> 19	\$19	\$190	<input type="checkbox"/> 36	\$36	\$666
<input type="checkbox"/> 3	\$3	\$6	<input type="checkbox"/> 20	\$20	\$210	<input type="checkbox"/> 37	\$37	\$703
<input type="checkbox"/> 4	\$4	\$10	<input type="checkbox"/> 21	\$21	\$231	<input type="checkbox"/> 38	\$38	\$741
<input type="checkbox"/> 5	\$5	\$15	<input type="checkbox"/> 22	\$22	\$253	<input type="checkbox"/> 39	\$39	\$780
<input type="checkbox"/> 6	\$6	\$21	<input type="checkbox"/> 23	\$23	\$276	<input type="checkbox"/> 40	\$40	\$820
<input type="checkbox"/> 7	\$7	\$28	<input type="checkbox"/> 24	\$24	\$300	<input type="checkbox"/> 41	\$41	\$861
<input type="checkbox"/> 8	\$8	\$36	<input type="checkbox"/> 25	\$25	\$325	<input type="checkbox"/> 42	\$42	\$903
<input type="checkbox"/> 9	\$9	\$45	<input type="checkbox"/> 26	\$26	\$351	<input type="checkbox"/> 43	\$43	\$946
<input type="checkbox"/> 10	\$10	\$55	<input type="checkbox"/> 27	\$27	\$378	<input type="checkbox"/> 44	\$44	\$990
<input type="checkbox"/> 11	\$11	\$66	<input type="checkbox"/> 28	\$28	\$406	<input type="checkbox"/> 45	\$45	\$1,035
<input type="checkbox"/> 12	\$12	\$78	<input type="checkbox"/> 29	\$29	\$435	<input type="checkbox"/> 46	\$46	\$1,081
<input type="checkbox"/> 13	\$13	\$91	<input type="checkbox"/> 30	\$30	\$465	<input type="checkbox"/> 47	\$47	\$1,128
<input type="checkbox"/> 14	\$14	\$105	<input type="checkbox"/> 31	\$31	\$496	<input type="checkbox"/> 48	\$48	\$1,176
<input type="checkbox"/> 15	\$15	\$120	<input type="checkbox"/> 32	\$32	\$528	<input type="checkbox"/> 49	\$49	\$1,225
<input type="checkbox"/> 16	\$16	\$136	<input type="checkbox"/> 33	\$33	\$561	<input type="checkbox"/> 50	\$50	\$1,275
<input type="checkbox"/> 17	\$17	\$153	<input type="checkbox"/> 34	\$34	\$595	<input type="checkbox"/> 51	\$51	\$1,326
Success! <input type="checkbox"/>						<input type="checkbox"/> 52	\$52	\$1,378

Annual Meeting Reminder

The 2026 Annual Meeting & Board of Directions Election of Community 1st Credit Union will be held Monday, January 26, 2026 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 five candidates to fill five vacancies.

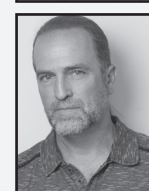
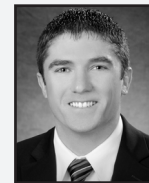
Curt Hopkins was nominated to fill a vacancy on the Board, effective August 2025. He owns Hopkins Properties, LLC, and Pizza Ranch. Curt earned an Associate of Arts and Sciences degree from Indian Hills Community College and has been a C1st member since 1990. He shares that C1st has provided valuable opportunities for him and his businesses, and he looks forward to giving back through service on the Board.

Brian McWilliams was nominated to fill a vacancy on the Board, effective October 2025. He serves as President of McCune and Reed Insurance and holds a bachelor's degree in Business, Management, Marketing, and Related Support Services from Northwest Missouri State University. Brian is an Executive Board Member of the Ottumwa Regional Legacy Foundation and has been a C1st member since 2014. He looks forward to helping strengthen members' financial well-being and supporting the growth of local communities.

Anne Leathers was appointed to the C1st Board in 2016 and has served over 20 years on the C1st Audit Committee. She is an accountant for Indian Hills Community College and, together with her husband, operates a grain and cattle farm near Ollie, Iowa. Anne brings long-standing knowledge of C1st operations and a deep commitment to the organization's financial stewardship.

Jason Eubanks has served on the C1st Board for 15 years. He is an Engineering Team Leader at John Deere and holds both a bachelor's and master's degree in Agricultural Engineering from Iowa State University. A C1st member for more than two decades, Jason lives outside of Hedrick with his family and is committed to supporting C1st CU's continued growth and member success.

Nathan Caraway was appointed to the C1st Board in 2023. A self-employed business owner for over 30 years, Nathan resides in Marion, Iowa, where he is actively involved in local boards and committees. He has been a C1st member since 2012 and values the opportunity to contribute his experience and perspective to the Board.



A Helping ARM for Your Farm

Farmers, we know your hands are full. Let us lend a helping ARM. Now is a great time to invest in your operation with a loan designed to grow with you. Our 5/5 ARM Ag Loan offers competitive rates, flexible terms, and the stability you need to plan ahead.



Here's how it works:

- Rates as low as 6.50% APR*
- Rate is fixed for the first 5 years, then adjusts and is fixed for another 5 years
- \$50,000 minimum loan
- Great for financing agricultural real estate

*Initial rate is based on credit score and other factors and will be fixed for the first 5 years. After the initial 5-year period, the rate is tied to the then-current 5-year Treasury rate plus 3.75% and will be fixed at that level for another 5 years. The rate will never increase by more than 3% at a scheduled change date and will not exceed 5% over the original rate during the life of the loan. The floor rate is 5.25%. Other terms are available. Using the displayed rate for a 5/5 ARM, the monthly payments for years 1-5 would be \$2,236.73; for years 6-10, the payments would be \$2,362.08. (Since the index in the future is unknown, the First Adjusted Interest Rate displayed is based on the current index plus the margin.) Payments do not include taxes and insurance, so the actual payment will be higher. Rates apply to new ARM applications secured by Agricultural Real Estate located in the following states: Iowa and Missouri. The offer runs through applications submitted on or before January 31, 2026, or until designated funds are no longer available. Loans are subject to credit approval.

Stay Ahead of Fraud

Fraud is on the rise, and scammers are becoming increasingly sophisticated every day. Here's how you can stay one step ahead:

1. **Guard Your Personal Information:** Never share your PIN, passwords, or account details with anyone, even if they claim to be from your credit union. Legitimate organizations will never ask for sensitive information through email, text, or phone calls.
2. **Verify Before You Trust:** If you receive a suspicious call, text, or email, pause before responding. Always confirm using the official phone number on your financial institution's website or your statement, not the one provided in the message.
3. **Monitor Your Accounts Regularly:** Check your statements and online banking activity often. Early detection is key to stopping fraud before it causes major damage.
4. **Enable Alerts:** Set up transaction alerts through online banking or our mobile app. These notifications can help you spot unauthorized activity immediately.
5. **Report Suspicious Activity Immediately:** If something feels off, don't wait. Contact us right away so we can help secure your accounts and investigate the issue.

Remember... C1st 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.

Learn more about how to protect yourself and access fraud prevention resources at: c1stcu.com/fightfraud