

The Connection

Letter From The President/CEO

Thank you for choosing Community 1st Credit Union! If there's ever been a time that our communities need cooperatives, it's now. The last twenty years have been quite transformational for everyone. A lot has changed, but the things that matter, have not. We are still people helping people and passionate about the success of our members, our employees, and the communities we all live and work in.

If you value having a voice within an organization, C1st is for you. One member = one voice. Whether you have \$5 or \$5 million, your voice is equal at C1st. Membership is open to anyone living or working in 57 southern Iowa counties and 14 northern Missouri counties.

If you value a membership with benefits, C1st is for you. C1st returns profits to its members through dividends, lower fees, better savings rates, and improved services. Last year, C1st awarded \$1.6 million in Rewards Checking incentives paid to members. The more you partner with us, the more benefits you'll get. If you haven't opened a C1st Cash or Cash Back Checking account, go to c1stcu.com/rewards to apply now.

If you value social responsibility, C1st is for you. In 2022, C1st will donate more than \$200,000 back to its communities in the form of scholarships, non-profit organizations sponsorships/donations, and community development projects. Through our charitable investments, C1st helps enrich the lives of our members and the communities we serve. Our charitable giving focuses on financial education, community betterment, suicide prevention, and the support of activities that involve and recognize the value of our members and employees. Go to c1stcu.com/community for more information on how we help your community.

If you value education and information, C1st is DEFINITELY for you. Financial education for our members, employees and communities is a priority. In 2021, over 2,800 local students & adults completed a financial education course offered by C1st either in-person or online. Grow your financial understanding with our online financial education resources. Whether you're opening your first checking account or shopping for your first home, when you're looking to grow your financial understanding, our education programs and resources are here to help you. Go to c1stcu.com/financialeducation to start learning today.

A credit union, with its not-for-profit values, can help you improve your life and community. Whether it's an auto loan, mortgage, small business loan, or savings account, we are simply a better choice. Please take the time to tell your friends and family to try us and join us. Together is better! Again, thank you for your loyal membership, trust and continued support.

Greg Hanshaw, President/CEO



Greg Hanshaw
President & CEO



This summer, our C1st Foundation made two grant donations to local organizations in our communities. \$5,000 was given to Mahaska Future View, for the Edmondson Playground Project in Oskaloosa and \$5,000 was given to Cedar Valley Habitat for Humanity to help serve more qualified homeowners through critical home repairs in 2022. Our support allows CVHFH to increase the capacity of the Repairs Programs, providing program sustainability.

Best Of Southern Iowa 2022

Thank you to everyone who recently voted in the 2022 Ottumwa Courier's Best of Southern Iowa Awards. Community 1st Credit Union is humbled to be named your favorite in two different categories!

#1 Credit Union in Southern Iowa Favorite Employer Under 300

We wouldn't be where we are today without all of 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.



THANK YOU TO EVERYONE
WHO VOTED
COMMUNITY 1ST CREDIT UNION
AS YOUR
**#1 CREDIT UNION IN
SOUTHERN IOWA
&
FAVORITE EMPLOYER
UNDER 300**



We Offer Investment Services

No matter what stage of life you are in, C1st Investment Services located at Community 1st Credit Union can help start paving the way for your road ahead. Whether you are bringing home your first baby, sending a child off to college, changing careers or nearing retirement – we offer strategies to help work toward your needs and goals. Even if you're not entirely sure yet what those needs are, we'd love to talk to you! Schedule a no-cost, no-obligation appointment with our C1st Investment Services Financial Advisor.

Unsure what questions to ask? That's ok! We're here to help you feel comfortable discussing your financial needs and goals.

- ⇒ Inflation taking a bite? Seek better rates for your IRA shares, CD's and excess cash.
- ⇒ Not sure how you are paying your current advisor?
- ⇒ 401k or IRA down in the dumps? Get your statement reviewed.
- ⇒ Own an old annuity and not sure how it works?
- ⇒ Looking to retire or did you just retire?
- ⇒ Looking to potentially increase your retirement income?
- ⇒ Worried about the cost of long term care?
- ⇒ Do you not have an estate plan or does it need an update?



Matthew Vickers
LPL Financial Advisor

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Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Community 1st Credit Union and C1st Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using C1st Investment Services, and may also be employees of Community 1st Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Community 1st Credit Union or C1st Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any
Other Government Agency

Not Credit Union
Guaranteed

Not Credit Union
Deposits or Obligations

May Lose Value

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: 301 Maple St.

Washington: 303 S. 2nd Ave.

Apply Online: c1stcu.com

Toll Free: 866.360.5370

Email: memberservice@c1stcu.com

TEXT: 641.638.5015



c1stcu.com

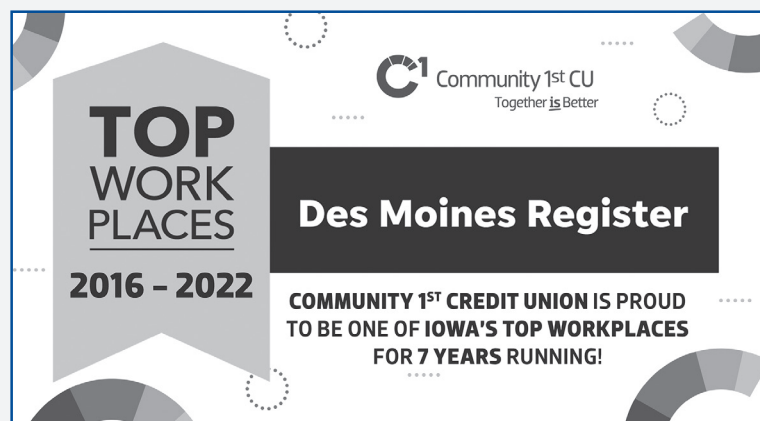
This credit union is federally insured by the National Credit Union Administration.

C1st Receives Des Moines Register "Top Workplace" Award

Community 1st Credit Union received its seventh straight Des Moines Register "Top Workplace" award. The newspaper recognized over 100 Iowa companies and organizations for the 2022 honor in September.

C1st currently has 21 branch locations, and approximately 250 employees. It is recognized on the list of Top Workplaces for mid-sized company employers in Iowa.

"We are proud to be named a Top Workplace in Iowa for the seventh year in a row," said C1st President and CEO Greg Hanshaw. "The fact that we have received this honor for 7 years running shows we have something truly special here. Even in unprecedented times our employees embraced the challenge and continued to be a strong and empowered team."



Annual Meeting Notice & Board Of Directors Election

The 2023 Annual Meeting & Board of Directors Election of Community 1st Credit Union will be held Monday, January 23, 2023 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.

Rex Stewart – A member since 1969 and is retired from John Deere Ottumwa Works. Currently, he farms and resides in Drakesville, IA with his wife, Elizabeth. Rex has served on the board since 1986 and is excited to be a part of the continued strength and growth of the credit union.



Anne Leathers – A long-time IHCC accountant. Anne has served as a member of the C1st Audit committee for 20 years. She and her husband, Scott have a grain and cattle operation near Ollie, IA. Anne was appointed to the C1st Board in August 2016.



Jason Eubanks – An Engineering Team Leader at John Deere. Jason has a B.S. & M.S. from ISU in Agricultural Engineering. Jason has been a C1st member for 20 years and lives outside of Hedrick with wife Becky and kids (Sarah, Renae, and Henry). Jason has served on the C1st Board for twelve years.



9 Ways To Avoid Fraud / Scams

1. **Do not give out your digital banking username/password/secure access code.** C1st staff will never use the secure access code to verify your identity.
2. **No legitimate company will ask you for gift cards as a form of payment or repayment.** If someone asks for you to give them gift card numbers or send pictures of them – they are a scammer.
3. **Legitimate checks do not come through email.**
4. **You should never have to pay out of pocket for materials for a remote working position.** If you are hired someplace and they ask for you to get all sorts of equipment – they are a scam.
5. **Someone asking you to cash a check and send them the rest of the money because they accidentally overpaid you – is a scam.**
6. **The government will not ask for Bitcoin.**
7. **If it's free – you don't need to enter any card information.** Research any company before you give them your card information as once they have it – it can be hard to stop them from charging you for additional purchases.
8. **Amazon will not contact you to verify a purchase.**
9. **If you think you are talking to a C1st employee but aren't for sure – hang up and call us back at 866.360.5370.**



**SCAM
ALERT**

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 November 21, 2022.

- 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.

Get Up To \$2,000 Off Closing Costs

Let's address it! Interest rates are rising. But C1st Credit Union is here to tell you we think it's still a great time to buy or refinance your home. Right now, for qualifying mortgages, we are offering **up to \$2,000 off closing costs!*** So, if you're looking to save when buying or refinancing, we're here to help! It's a limited-time offer; get details and apply today at c1stcu.com/home.

Get it all with a C1st Mortgage:

- Quick Turnaround Times & Local Processing
- Easy Online Application Process
- Experienced Mortgage Lenders

C1st will do all we can to make your mortgage buying experience positive, personal and exactly what you need. Let's do this, together!

Apply Online: c1stcu.com/home 

*Offer valid for new C1st primary (single family/primary residence) mortgage loans (or refinance an existing mortgage from another financial institution) of \$50,000 or more. Offer must be presented at the start of an application August 1 – October 31, 2022 and close by December 16, 2022. Offer is not valid on VA, FHA, or USDA loans, home equity loans and lines or investment properties. Closing cost credit will be based on the size of the mortgage loan. The closing cost credit will be applied at closing to offset costs associated with the origination of the loan. Subject to credit approval and program qualifications; some restrictions apply. Ask a C1st mortgage lender for details. Equal Housing Opportunity. Federally insured by the NCUA.

Let's Address It

Rates are rising, but **now** is still a great time to buy or refinance your home!

Get up to
\$2,000
off closing costs!*

The time is right!
Ask for details, apply today.

4 Tips For Mobile Deposit Success

At C1st, we are happy to offer our members Mobile Check Deposit in our mobile banking app. Here's some tips to help make each deposit a success!

1. Make sure the check is completed correctly.

- **Ensure the check is payable to you or someone else on your account.**
- **Make sure the numeric dollar amount matches the written dollar amount.** For example, One Hundred Dollars and no cents must match with \$100.00 written in the box. If those numbers don't match only the amount written in words can be accepted.
- **Make sure the person issuing the check signed the bottom right hand corner.** Unsigned checks will NOT be deposited.

2. Endorse the check.

- **Don't forget to endorse the back of the check!** Recipients must sign the back of the check.
- **Write "For Mobile Deposit at C1st Only" underneath – similar to the example image above.**
- Checks missing signatures or "For Mobile Deposit at C1st Only" may not be processed, so please be sure to follow these steps.
- Second-party checks that have been signed over to you can NOT be accepted through mobile deposit.

3. Take a better picture.

- **Image quality is key** to successfully making a mobile deposit.
- **Be in a well-lit area, avoid casting shadows, and be willing to retake an image if your device's camera isn't focusing properly.**
- The quality of the check also plays a part. Ideally, an image of the check should be clear and the necessary parts of the check should be in its respective places. Persistence and patience may be required to get a good image.

4. Keep deposited checks for 60 days.

- **After you've deposited a check through the app, be sure to keep it in a safe place.** Sometimes we may need to contact you about the deposit or bring it to the branch. We require you **keep checks deposited through our app for 60 days.**
- **Do not write VOID across the front of it or destroy it until after this period.** After 60 days checks should be destroyed in a paper shredder. This helps prevent fraud and dumpster divers from finding old checks and stealing check information.



While we love to see our members, we want to help you avoid unwanted trips to our branches. By following these tips and tricks, your mobile check deposits are more likely to go through smoothly the first time. For mobile deposit guidelines and additional information, visit our Mobile Deposit FAQ page on our website: c1stcu.com/mobiledeposit