

The Connection

Build a Financial Game Plan for the Holidays

A Message from the President & CEO

As fall settles in and the holiday season approaches, 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.

The holidays should be a time for family, friends, and traditions, and not financial stress. But with the rising costs of gifts, travel, and celebrations, it's easy for expenses to get out of control. At Community 1st Credit Union, we're committed to helping you keep your finances strong through the holidays. Here are some practical strategies to stay on track.

Create a Holiday Budget and Stick to It: Start with an amount you can realistically afford—and don't exceed it. Break your budget into categories such as gifts, food, travel, and extras like wrapping or decorations.

- Set limits for each person on your list.
- Pay with cash or your C1st VISA debit card to stay disciplined.
- If you use a credit card for rewards, commit to paying the balance in full—no exceptions.

A written plan makes overspending much less likely and helps remove stress from the season.

Avoid Debt Traps: Holiday debt can follow you well into the new year if you're not careful.

- Skip the "Buy Now, Pay Later" offers. Multiple small payments can pile up quickly.
- Tackle high-interest loans first. Use the avalanche method and pay down the balance with the highest interest rate, then move to the next.
- Start saving early. Even \$25 per paycheck adds up. A C1st Christmas Club account is a great option...make deposits anytime or set up automatic contributions. Every October 1, we'll return your savings plus dividends, just in time for holiday shopping.

Stay Alert to Holiday Fraud: Scammers are especially active this time of year. Protect yourself by staying vigilant:

- Trust your instincts. If something feels off, it probably is. Look for "https://" in web addresses and confirm there's a real customer support option before buying.
- Check reviews and reputation on sites like Trustpilot and verify businesses through the Better Business Bureau.
- Stick with trusted brands. If you're unsure about a new store, do a quick background check before making a purchase.
- Enable account alerts. Get real-time notifications for large purchases, low balances, or login attempts.
- Monitor your statements. Review them regularly and report suspicious activity right away.

And remember: **C1st will never request secure access codes, debit or credit card information, or your online/digital banking login credentials by phone or text.**

Save Smarter, Not Harder: A meaningful holiday doesn't have to mean overspending.

- Try a family gift exchange instead of buying for everyone.
- Use C1st Flex or Signature Credit Card rewards points or cash-back programs to stretch your budget. Or sign up for a C1st Rewards Checking account and let the rewards work for you.
- Plan ahead for the future by setting up automatic transfers into a C1st Christmas Club account for 2026.

The holidays should bring joy, not financial setbacks. With the right plan in place, you can celebrate fully, avoid unnecessary debt, and begin the new year with confidence and control. Thank you for your loyalty, trust, and continued support.



Greg Hanshaw
President & CEO



Greg Hanshaw, President/CEO

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. Tell us about your experience with your credit union, such as exceptional service you have received, 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, 2025, 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 2025

Thank you to everyone who recently voted in the 2025 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: 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

c1stcu.com



This credit union is federally insured by the NCUA.

2026 Annual Meeting Notice & Board Of Directors Election

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.



Curt Hopkins

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.



Brian McWilliams

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.



Anne Leathers

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.



Jason Eubanks

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.

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 21, 2025.

- 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



Nathan Caraway

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.

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.



Pick A Card, Any Card!

At Community 1st Credit Union, save big when you lock in a low intro rate on select C1st credit cards! Choose between our Flex Rewards, Signature Rewards, and Smart Rate to enjoy a low intro rate for 12 months on purchases and balance transfers. All of our cards offer a variety of features and benefits. Find the card that fits you best and start spending smarter today. Plus, enjoy perks like ...

- ▶ Contactless cards – tap and go
- ▶ Apple Pay®, Google Pay™, & Samsung Pay® – digital wallet

Pick A Card, Any Card

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



Available Credit Cards

- ▶ **Signature Rewards** – Earn a percentage cash back on purchases.
- ▶ **Flex Rewards** – Great for earning flexible reward points
- ▶ **Smart Rate** – Get a lower interest rate.
- ▶ **Credit Savvy** – Build your credit, not your balance.

Scan here.
Apply today!



Get details and apply online at c1stcu.com/creditcards or stop by any C1st location. Ready to pick a card? Scan to apply today.

*Annual Percentage Rates (APRs) will depend on your credit history and will vary with the market based on the Prime Rate. Fees may apply. Subject to credit approval and qualifications. Get full details and apply online at c1stcu.com/creditcards or stop by any C1st location.

This offer is so SIX!

Earn higher interest OR get more cash back with a C1st Rewards Checking account. At Community 1st Credit Union, six is a magic number! Why? Our C1st Rewards Checking Special offers a 6.00% Annual Percentage Yield for the first 6 months on balances up to \$15,000 –OR– 6.00% cash back based on up to \$300 in debit card purchases.

It's easy to meet the monthly qualifications. Six can be magic for you, too. Get details on this limited time offer, open an account online at c1stcu.com or stop in any C1st location.

C1ST CASH
Earn
6.00% APY*
for 6 months on balances up to \$15,000 when qualifications are met.

C1ST CASH BACK
Get up to
6.00%*
for 6 months on debit card purchases on \$300 or less when qualifications are met.

Monthly qualifications for both accounts include:

- ▶ At least 12 debit card purchases posted and settled per qualification cycle
- ▶ Receive monthly eStatements
- ▶ Access digital banking at least once per qualification cycle

*FOR BOTH ACCOUNTS: This introductory offer is available for those 18 years and older who don't currently have a checking relationship (within the previous 13 months) with C1st. Both accounts will receive unlimited nationwide ATM fee refunds (up to \$4.99 per fee assessed for domestic, non-C1st ATMs) when qualifications are met. Limited-time offer and cannot be combined with other offers. One C1st Rewards Checking account per social security number allowed. Subject to account approval. Ask us for complete details. C1ST CASH: New checking members meeting monthly qualifications will earn 6.00% Annual Percentage Yield (APY) on the portion of the daily balance of \$15,000 or less for the first 6 months after account opening. After the 6-month period, the account will revert to the premium rate of 3.00% APY 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 for new checking members of 6.00% to 0.15% and for other members of 3.00% to 0.15%, depending on the balance. C1ST CASH BACK: During the first 6 months after account opening, when qualifications are met, receive 6.00% cash back up to a total of \$300 in debit card purchases that post and settle to the account during the cycle period. Maximum cash back of up to \$18 during that time. Maximum cash back does change after 6 months to the normal \$9.00 maximum. ATM transactions do not qualify. After the 6-month period, when qualifications are met, the account will revert to the 3.00% cash back up to a total of \$300 for debit card purchases that post and settle to the account during the cycle period. MONTHLY QUALIFICATIONS FOR BOTH ACCOUNTS: At least 12 debit card purchases posted and settled per qualification cycle, receive monthly eStatements, access digital banking at least once per qualification cycle. IF QUALIFICATIONS ARE NOT MET FOR BOTH: ATM fees will not be refunded. FOR C1ST CASH: Entire balance will earn 0.03% APY. FOR CASH BACK: You will not receive cash back on your debit card purchases.

Updated Membership & Account Agreement

An updated version of the Membership and Account Agreement (MAA) will go into effect on November 5, 2025. Included with this statement and newsletter is a summary of the changes being made. Your continued use of your account(s) indicates your agreement with these changes. For a full copy of the updated MAA please contact C1st at **866.360.5370** or memberservice@c1stcu.com.