

# The Connection

## 2019 Year In Review

2019 was a year of growth and continued strategies to stay connected to our members and communities. As I look back on all our accomplishments, I'm proud to report that C1st had another successful year. Thank you for your membership and for choosing your local credit union to fulfill your financial needs. The more products and services available for you at C1st, the better we can serve as your financial cooperative.



**Greg Hanshaw**  
President & CEO

**We continue to offer new and innovative products and services to our members.** At the beginning of the year, we announced our own, full-time financial advisor, Matthew Vickers. Have you met him yet? Our C1st Investment Services department offers options for investments, retirement plans, insurance solutions, financial goal setting and planning for long-term care. In addition, we simplified our rewards checking account program, launched four competitive business checking accounts, and introduced a redesigned c1stcu.com.

**We are a strong and powerful team at C1st!** Community 1st Credit Union received its fourth straight Des Moines Register "Top Workplace" award. Being in the top half of the winners is an additional honor. The results of the employee survey truly show we have something special happening here.

**When we say 'people helping people' is what we're all about, we back it up – and come together to give back.** The inaugural C1st Foundation grants totaling \$30,000 were awarded in 2019 to local community projects. The C1st Foundation supports causes close to our heart, such as education/financial literacy, mental wellness/suicide prevention, and community betterment. In addition, C1st also awarded \$42,000 in scholarships to high school seniors and over \$125,000 to local sponsorships and events.

**We continue to invest in our facilities.** To better serve our members in the Bloomfield community, the branch was remodeled. A grand opening ceremony was celebrated in March. The updates provided a more comfortable and efficient banking experience. In September, we moved into the new Corporate Center at 1100 Hutchinson Ave. in northeast Ottumwa. The new building provides office space, conference rooms and training facilities for approximately 75 administration and support employees with growth capacity for an additional 25. The single story, unique-designed, curved structure features parking space for 130 vehicles and convenient accessibility to the four-lane, Ottumwa bypass. It allows us to consolidate multiple departments under one roof, creating significantly more efficiency and collaboration. Most of all, Ottumwa is our home and this project solidifies our commitment to serve the community and surrounding areas.

**We are here to improve the lives of our members.** C1st was awarded their second Financial Assistance Award grant in the amount of \$525,000 from the Treasury Department CDFI (Community Development Financial Institutions) Fund. We were one of four organizations in Iowa to receive an award. With this grant we are creating a first time home buyer down payment assistance program to be launched in 2020.

We began 2019 with \$650 million in assets and 58,500 members. We have continued to grow and now have \$695 million in assets with over 60,000 members. This growth wouldn't be possible without you, our loyal members. Thank you for continuing to put your trust in Community 1st Credit Union.

*Greg Hanshaw*

 **cash** loan

Borrow

**\$200-\$1,000**

Hassle-free!

- No minimum credit score requirements
- Simple, online application
- More payback time than a Pay Day Loan

You must be 18 years or older and a C1st member for at least 30 days to apply. Other restrictions may apply. Subject to credit approval and program qualifications. Limited time offer.

# Financial Resolutions For The New Year!

Is staying ahead of your finances a constant struggle? Try making a few small financial goals to start out the new decade, and you might just surprise yourself by how much you can save! Here's a few to try:

- Break goals into **short-term goals** that are easier and quicker to achieve.
- Set up automatic transfers to credit union savings accounts – like our **Christmas Club Account**. Deposit any amount throughout the year or set up automatic deposit options. On October 1st of each year, we will return your yearly savings along with the dividends – just in time for the holiday shopping season.
- Set up **daily or weekly reminders** for things you need to do to achieve your goal.
- Use a **financial or budgeting app** such as: Mint, PocketGuard, Albert, Wally, YNAB or Acorns. Some of these are even free!
- Meet with someone often who will encourage you to stick to your goal.
- Try the **52 Week Money Challenge** if you're wanting a little extra push. Visit our News/Blog section at [c1stcu.com](http://c1stcu.com) to learn more!



## ClubGO News

**January 8, 2020 -- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa. Lunch at 11:15. Noon program by Matthew Vickers, financial advisor, C1st Investment Services. Open to all ClubGO members and a guest. Door prizes every month.**

**February 5, 2020 -- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa**

- We're having our luncheon on the first Wednesday in February to accommodate for the Gulf Shores Getaway the following week.

**February 9–15, 2020 -- GULF SHORES, ALABAMA WINTER GETAWAY in Orange Beach and Pensacola (\$1,600/person/double)**

- Four nights on the water at Orange Beach Doubletree by Hilton, National Naval Aviation Museum in Pensacola, wildlife boat tour Mobile–Tensaw Delta Swamp, leisure evening at The Wharf Orange Beach, Pensacola Lighthouse and Museum, and sunset dolphin cruise.

**March 11, 2020 -- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa**

**March 23, 2020 -- RIVERSIDE CASINO (\$35/person)**

- Includes four and a half hours at the casino, Roberts' buffet lunch, and \$10 free slot play.



**April 22, 2020 -- MYSTERY TRIP (heading east!) More mysterious fun, includes a great lunch, tours and surprises. (\$82/person)**

**May 20–22, 2020 -- Two-night/3-day trip to the IOWA GREAT LAKES with a Queen II Okoboji Lake cruise, Little Swan Lake Winery tour and bison dinner, and stops at Camp Algona WWII POW Museum, The Prime Rib in Spencer, West Bend Grotto, Abbie Gardner Cabin Museum (1857 Spirit Lake Massacre), Okoboji Classic Cars tour and historic Arnolds Park attractions (\$385 per person/double).**

- Two night stay at AmericInn Okoboji, transportation by Hawkeye Stages motor coach, all Okoboji area meals included.
- Reservation deposit is \$50/person and final payments due April 1.
- Stop in at C1st Ottumwa–North branch or call ClubGO coordinator Jeff Wilson at 641-683-6423 for details.



**June 23, 2020 -- The timeless "YOU CAN'T TAKE IT WITH YOU" at Maples Repertory Theater in Macon, MO (\$83/person)**

- Once again we'll have popular Noland's lunch catered right in the lobby and a side-trip in the morning!

**July 20, 2020 -- RIVERSIDE CASINO (\$35/person)**

**August 5, 2020 -- "NANA DOES VEGAS" at Old Creamery Theater in Amana with family style lunch at Ronneburg Restaurant in Amana.**

**August 18, 2020 -- IOWA STATE FAIR**

**September 9, 2020 -- Annual ClubGO FALL PICNIC at Ottumwa Park Jimmy Jones Shelter.**

**October 21, 2020 -- Classic musical "GUYS AND DOLLS" at Circa '21 Dinner Playhouse in Rock Island!**

Contact Jeff Wilson for more information or to book a trip!

739 Pennsylvania Ave. · Ottumwa, IA · 866.360.5370 · [jeffw@c1stcu.com](mailto:jeffw@c1stcu.com) · [c1stcu.com/clubgo](http://c1stcu.com/clubgo)

# Scholarship Opportunities

## C1st Scholarships

C1st will award \$42,000 in scholarships to area members who wish to continue their education in college or vocational school. In 2020, we have added additional opportunities for all students to continue their education.

- **NEW FOR 2020!!** Four (4) \$1,000 awards will be given to non-traditional or returning college students.
- One (1) \$4,000 award will be given to the most qualified applicant who is the child of a Community 1st Credit Union employee.
- Seventeen (17) awards of \$2,000 each will be given to the remaining, most qualified applicants.



This program is administered by Scholarship America, the nation's largest designer and manager of scholarships, tuition assistance, and other education support programs for corporations, foundations, associations, and individuals. Awards are granted without regard to race, color, creed, religion, sexual orientation, age, gender, disability, or national origin.

**C1st Scholarship Deadline is March 13, 2020 at 3:00 PM.** Register online at: [c1stcu.com/scholarships](https://c1stcu.com/scholarships)

## Iowa Credit Union Foundation's Warren A. Morrow Scholarship

ICUF offers scholarships to credit union members pursuing post-secondary education. The scholarship is funded by donations received by the Iowa Credit Union Foundation. In 2019, twelve winners were selected, totaling \$23,000 in awarded scholarships

**Applicants must complete the online entry form and write an essay no more than 500 words on the following topic:**

*Credit Unions are financial cooperatives that operate from the philosophy of "people helping people." Service to members and the community is an integral part of the credit union difference. Share how your credit union demonstrates the people helping people philosophy in action. Also, share an experience of when you contributed your time and/or talents in the community and what you learned from that experience.*

**Warren A. Morrow Scholarship Deadline is February 7, 2020 at 5:00 PM.**

Learn more or register online at: [iowacreditunionfoundation.org/impact](https://iowacreditunionfoundation.org/impact) or [c1stcu.com/scholarships](https://c1stcu.com/scholarships)

## Iowa Financial Know-How Challenge: Senior Scholarship

The Iowa Financial Know-How Challenge: Senior Scholarship awards a \$2,000 college scholarship to 30 Iowa high school students each year. All participants experience two online tools to help them understand ways to reduce borrowing to pay for college and receive emailed tips on planning and paying for college.

**Iowa Student Loan Scholarship Deadline is February 21, 2020 by 4:00 PM.**

Register online at: [iowastudentloan.org/scholarships/high-school-senior-scholarship.aspx](https://iowastudentloan.org/scholarships/high-school-senior-scholarship.aspx)

# Bucks for Brains Rewards Members for Good Grades!

## ATTENTION STUDENTS GRADES K - 12:

We love to see students succeeding in school. Don't forget you can be rewarded for it! Bucks for Brains rewards students \$1.00 for every 'A' on their report card! (Maximum of \$8.00 per student per school quarter)

### Here's how it works:

- Student must be present in the branch and bring in their official report card providing final quarterly grades.
- Report card must be from the current school year and not more than 2 months old.
- Test grades, paper grades, or assignment grades DO NOT qualify.
- Maximum of \$8.00 per student per school quarter.
- For schools that do not grade on an ABCDF scale, a 'passing', 'highly satisfactory' or 'meets expectations' report may be considered equivalent to an 'A'.
- Student must be a C1st member and have a consistent positive account balance.
- Student (member) will be required to sign their name to receive the cash reward.



## Fraud Tips: Phishing Scam

Scammers today are getting more and more creative each year – and despite everyone's best efforts to protect themselves, their sneaky attacks can target anyone! Currently, phishing attempts are on the rise.



### ABOUT PHISHING

Phishing attacks aim to convince a victim into releasing sensitive information that can be used for identity theft. In the most recent attacks – the fraudster sends a text message or email to a cardholder, requesting they call an 800 telephone number or click on the attached link – because their "account is locked." When the cardholder calls the number, or clicks on the link – they're asked to enter their card number or other personal information, such as their PIN, Social Security number or mobile device codes.

For your safety – DO NOT provide any personal or sensitive information. Never give your Social Security number to anyone who contacts you. Don't confirm the last 4 digits. And don't give a bank or credit card number – ever – to anybody who contacts you asking for it. Legitimate texts or emails to verify transactions will never ask for card numbers or other personal details.

If you feel you may be a victim of a scam or fraudster attack – please contact us at: **866.360.5370** or **memberservice@c1stcu.com**. You should also inform your local law enforcement agency and tell the FTC at: **ftc.gov/complaint**.



Say goodbye to points and hello to cash. If you prefer online banking and use a debit card, you could qualify for some serious cash. Ask about our C1st Rewards Checking Program!

## C1st Branch Locations

**Albia:** 1420 S. Clinton St.

**Centerville:** 999 N. 18th

**Grinnell:** 205 West St.

**Mount Pleasant:** 1800 E. Washington St.

**Ottumwa Penn:** 739 Pennsylvania Ave.

**Pella:** 500 Main St.

**Bloomfield:** 301 E. Franklin

**Chariton:** 1934 Court Ave.

**Indianola:** 300 S. Jefferson Way

**Oskaloosa:** 1311 A Ave. West

**Ottumwa Richmond:** 235 Richmond Ave.

**Washington:** 303 S. 2nd Ave.

**Cedar Rapids:** 1030 Sierra Drive NE

**Fairfield:** 2501 W. Burlington

**Knoxville:** 1008 W. Bell Ave., Suite 103

**Ottumwa Venture:** 1940 Venture Dr. (Walmart)

**Ottumwa JBS (JBS Employees Only):** 600 S. Iowa Ave.

**Apply Online:** [c1stcu.com](http://c1stcu.com)

**Toll Free:** 866.360.5370

**Email:** [memberservice@c1stcu.com](mailto:memberservice@c1stcu.com)

**TEXT:** 641.638.5015

## Annual Meeting Reminder

The 2020 Annual Meeting & Board of Directions Election of Community 1st Credit Union will be held Monday, January 27, 2020 at Hotel Ottumwa. The meeting will begin at 6:00 pm. The nominating committee has selected three candidates to fill three vacancies.



**Anne Leathers:** A long time, Indian Hills Community College accountant. Anne 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. Anne was appointed to the C1st Board of Directors in August 2016.



**Jason Eubanks:** An Engineering Team Leader at John Deere. Jason has been a C1st member for almost 20 years and lives outside of Hedrick with wife Becky and 3 children. Jason is a previous C1st board member who feels passionate about coming back on the board to continue the mission of serving members.



**Rex Stewart:** A member since 1969 and is retired from John Deere Ottumwa Works. Currently, he farms and resides in Drakesville 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.

Nominations from the floor will not be accepted during the meeting.

## Winter Coat Drive



C1st is accepting new or gently-used coats, jackets, gloves and hats now through March 1st, 2020. Drop off at any C1st location in Bloomfield, Centerville, Fairfield, Oskaloosa, or Ottumwa. All items will be distributed to families in need, through Sieda.

All C1st locations will be closed Monday, January 20, 2020, in honor of Martin Luther King Jr. Day.