

The Connection

2018 Year In Review

At C1st...we're more than you may know. And our earnings? They belong to you. We put them into better rates, lower fees, and competitive products and services. And as our mission states, we're people helping people, rooted in our communities, empowering our employees to help our members achieve financial success.



Greg Hanshaw
President & CEO

It's already January! It's been another successful and busy year for Community 1st Credit Union. We began 2018 with \$615 million in assets, and thanks to our strong and empowered team we have continued to grow to over \$650 million in assets with over 58,000 members. Thank you for your membership.

We continue to invest in facilities. The expansion and renovation of our Centerville branch was celebrated in June. The remodel gave us the space we needed to grow into the future and better serve our members.

We opened our 17th location at the JBS pork production plant in Ottumwa, IA in June. About half of the plant employees were already C1st members. We saw this as a wonderful partnership opportunity, providing more convenience for our existing membership, as well as more financial education.

In August, we held a groundbreaking ceremony in preparation for a 24,000 square-foot Corporate Center to be located at 1100 Hutchinson Ave. in northeast Ottumwa. The Corporate Center project will provide 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-design, curved structure will feature parking space for 130 vehicles and convenient accessibility to the four-lane, Ottumwa bypass.

Finally, we completed a renovation project for the Bloomfield branch in December. These renovations and expansions express our commitment and connection to the communities and member we serve, and our members will provide a more comfortable and efficient banking experience.

We stay connected to our communities. In May, we awarded a total of \$42,000 to 19 area high school seniors. What a privilege it is for C1st to help area students get their post-high school education off to a good start. When we say we're connected to our communities, we mean it. Additionally, we donated over \$125,000 back to our communities in the form of donations and sponsorships. We also actively participated in over 180 local events.

We are a strong and empowered team. In September, the Des Moines Register published The 2018 Iowa Top Workplaces, a list of best places to work in Iowa. C1st was named to the list for the third year in a row. The employer honor is based on results of an employee feedback survey. We are honored to have been selected for the award, and I'm proud of our staff.

We are here to improve the lives of our members. We launched several new loans & deposit accounts in 2018, including student loan refinance accounts, private student loans, Quinceanera loans, and a payday alternative loan called C1st Cash Loan (which is a small, short-term loan without sky-rocket interest rates and longer terms to repay the loan). Plus it helps educate and develop healthy savings habits. We also introduced C1st Investment Services at the beginning of 2018, offering estate conservation, insurance planning, investment planning, 401(k) planning, retirement planning, education funding, and much more.

We help our members achieve financial success. In 2018, we held numerous financial education classes in our communities, delivered by partnering with local schools, businesses, and non-profit organizations. We also offer an online financial education center. From trying to understand credit scores to figuring out how to pay for college. Our short interactive learning modules help build a foundation needed for long-term financial success. We believe...together is better. Thank you again for your membership and for your continued investment in your financial cooperative. I wish you all a wonderful 2019!

Save \$mart

Get More For Your Money
with a Money Market Account.



→ Earn higher rates than traditional savings.

→ Access funds from your account anytime.

→ Build an emergency fund or save for a large purchase.

Terms and qualifications apply. \$2,500 minimum deposit required to open. Allowed to make up to six (6) withdrawals, automatic transfers, or payments out of a money market account per calendar month. This credit union is federally insured by the NCUA.

Golden Opportunity Is Getting A NEW LOOK!

We're excited to introduce a new look and feel for Golden Opportunity Club, coming in January 2019. The fresh new look is a reflection of the bright and modern Community 1st logo introduced in 2016. The Golden Opportunity name will also be updated to ClubGO—inspired by our members active and 'on-the-go' lifestyle. Our club members are very active individuals, always exploring new destinations not only in the state of Iowa, but throughout the United States and internationally. We think the name ClubGO is a great fit and representation of its membership.



You will also notice the name of your Golden Opportunity Checking Account and Golden Opportunity Savings Account will switch to 'ClubGO Checking Account' and 'ClubGO Savings Account, effective March 1, 2019. All other account features will remain the same.

If you are age 55 or better and love to travel or meet new people, try us out! We love to welcome new faces to the group!

ClubGO News

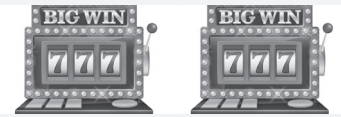
January 9, 2019 -- MONTHLY LUNCHEON at Sirloin Stockade in Ottumwa. Lunch at 11:15 followed by a noon program.

- Open to all Golden Opportunity Club members and guests. Door prizes every month!

February 13, 2019 -- MONTHLY LUNCHEON at Sirloin Stockade in Ottumwa. Lunch at 11:15 followed by a noon program.

February 20, 2019 -- RIVERSIDE CASINO (\$35/person)

- Includes 4.5 hours at the casino, Roberts' buffet lunch included and \$10 free slot play.



March 22, 2019 -- "EVITA" at Fairfield Arts & Convention Center and early dinner at The Drake on the river in downtown Burlington (\$93/person)

- International tour of Tony award 'best musical' winner with 7:30 p.m. show time.
- Tells the story of Eva Peron's rise from poverty to heroine and wife of Argentine President Juan Peron during late 1940s.
- Trip begins with early, two-entrée buffet dinner at The Drake on the Mississippi River.



April 25-27, 2019 -- Wisconsin Dells 3 day (2 night) trip includes Palace Theater musical "Joseph and the Amazing Technicolor Dreamcoat," Upper Dells Boat Tour, Circus World Museum and more! (\$395/person)

- Experience the Dells in the spring! Enjoy a boat tour through the striking sandstone formations on the Wisconsin River, two nights at the Dells Hilton Garden Inn, dinner at the old school, upscale Del-Bar supper club, dinner theater performance of "Joseph," Lost Canyon horse drawn tour, plus a lunch and browsing at Crafts and Antique Mall. See last page for more details.
- \$395 based on double room occupancy. Reservation deposit \$50/person. Final payment due March 1, 2019.



May 17, 2019 -- MYSTERY TRIP headed west! A great lunch, tours and fun! (\$79/person)

June 26, 2019 -- Popular musical "HOLIDAY INN" at Circa '21 Dinner Playhouse in Rock Island. (\$93/person)

- Based on the classic film, this joyous musical features thrilling dance numbers, laugh-out-loud comedy and a parade of hit Irving Berlin songs, "Blue Skies," "Heat Wave," "Cheek to Cheek," and "White Christmas." A song and dance team breaks up and one buys a farm in rural Connecticut. The farm becomes an inn featuring lavish musical shows.
- Your reservation includes a fabulous meal and dessert at the beautiful 1920s theater.

July 28, 2019 -- Disney musical "NEWSIES" at Des Moines Community Playhouse (\$95/person)

- Rousing tale of a ragged band of teenaged newsboys inspired by the real-life, New York "Newsboy Strike of 1899" when runaway newsies went on a two-week-long action against powerful newspaper publishers. Tony awards for Best Score and Choreography!
- We'll have a scrumptious buffet lunch and ice cream before the show.

Plus much to look forward to later in the summer!

IOWA STATE FAIR - An annual favorite. Date will be announced closer to spring.

RATHBUN LAKE CRUISE on August 22, followed by an outdoor patio dinner on the lakefront. Watch your ClubGO newsletter for details!

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

739 Pennsylvania Ave. · Ottumwa, IA · 866.360.5370 · jeffw@c1stcu.com · c1stcu.com/clubgo

Scholarship Opportunities



C1st Scholarships

Community 1st Credit Union will be awarding 19 scholarships (totaling \$42,000) to assist members who are current high school seniors with plans to continue their education. The C1st Scholarship program is administered by Scholarship America and **all applications must be completed online through Scholarship America.**

- Applicants must upload a completed Applicant Appraisal Form and current, complete transcript of grades
- Applicants must be current, active members of Community 1st Credit Union and current high school seniors
- Applicants must have plans to enroll in full-time undergraduate study at an accredited two- or four-year college, university or vocational-technical school for the entire 2019-2020 academic year.
- Applicants must have a minimum grade point average of 2.5 on a 4.0 scale.

C1st Scholarship Deadline is March 14, 2019. Register online at: c1stcu.com/scholarships

Iowa Credit Union Foundation's Warren A. Morrow Scholarship

The Iowa Credit Union Foundation's (ICUF) 2019 Warren A. Morrow Memorial Scholarship will award \$11,500 in scholarships to high school seniors and graduates. Two different scholarship programs are available:

- **High School Scholarship** - Designated for high school seniors planning to enter college in 2019.
First place: \$3,000 Second place: \$2,000 Third place: \$1,500 Fourth place: \$1,000
- **Post-High School Scholarship** - Open to any person who is entering or attending an accredited undergraduate, graduate or vocational program. Includes two \$2,000 scholarships.

Applicants must complete the online entry form and write an essay no more than 500 words on the following topic:
Financial experiences, both positive and negative help shape our overall financial understanding and well-being. Share a financial lesson, event or experience that has influenced you or your family personally. If relevant share how your credit union played a role. With this experience(s) in mind, how do you plan to utilize your credit union during college and into your future?

Warren A. Morrow Scholarship Deadline is February 8, 2019.

Register online at: <https://www.iowacreditunionfoundation.org/warren-a-morrow-memorial-scholarship.cfm>

Iowa Financial Know-How Challenge: Senior Scholarship

Iowa Student Loan will award 30 Iowa high school seniors a \$2,000 college scholarship. To qualify, students must complete two online financial literacy tutorials and a related online assessment created by Iowa Student Loan.

The three online components will take a total of about one hour for students to complete. The 30 seniors who score highest on the assessment will receive a \$2,000 scholarship.

Iowa Student Loan Scholarship Deadline is February 22, 2019.

Register online at: <http://www.iowastudentloan.org/scholarships-and-programs/senior-scholarship.aspx>

NEW!! Bucks for Brains Rewards Members for Good Grades!

ATTENTION STUDENTS GRADES K - 12:

We love to see students succeeding in school, and now you can be rewarded for it! Bucks for Brains is new for the 2018-2019 school year and will reward 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.



Wisconsin Dells, Palace Theater, Upper Dells Boat Tour April 25-27, 2019

\$395 per person (double room occupancy)

Highlights: Circus World Museum ~ Del-Bar Supper Club "Joseph and the Amazing Technicolor Dreamcoat" Lost Canyon Horse Drawn Tour ~ Crafts and Antique Mall Two-nights at Dells Hilton Garden Inn



With only 5,500 permanent residents, Wisconsin Dells area welcomes more than 4 million visitors annually. We'll beat the summer crowd and enjoy top attractions when things are blooming!

The first stop is the Circus World Museum in close-by Baraboo, home of the Ringling Circus from 1884 to 1918. See more than 260 beautiful, authentic circus wagons and the original seven Ringling winter quarter buildings from Sarasota. The structures are loaded with colorful displays documenting all facets of the circus. Dinner is at upscale Del-Bar Supper Club with a choice of four entrees; roast chicken breast, prime flat-iron steak, broiled/fried cod and jumbo shrimp tempura.

We'll start Friday at the studio of the photographer (HH Bennett) whose photos made the Dells destination famous, then take an Upper Dells Boat Tour through the striking sandstone formations on the Wisconsin River. We'll have lunch and browse at a new restaurant in a Crafts and Antiques mall. Then it's back to the hotel to freshen up before the Palace Theater dinner and performance of "Joseph." The show is almost entirely sung-through and is based on the "coat of many colors" bible story of Joseph.

Departure day starts with a Lost Canyon horse drawn tour and then we're on the road back home.

The only meals not included in the cost are in transit by motor coach from and to Ottumwa. The reservation deposit is \$50/person and final payments are due March 1. Stop in at the C1st Penn branch or call ClubGO coordinator Jeff Wilson at 641-683-6423 for details.

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

Toll Free: 866.360.5370

Email: memberservice@c1stcu.com

TEXT: 641.638.5015

Annual Meeting Reminder

The 2019 Annual Meeting & Board of Directions Election of Community 1st Credit Union will be held Monday, January 28, 2019 at Market on Main in Ottumwa. The meeting will begin at 6:00 pm. The nominating committee has selected three candidates to fill three vacancies.

D. David Boyer: A resident of Ottumwa, and Tool and Die maker at John Deere Ottumwa Works. Dave has served on the board since 1995 and is currently the board CFO.

Edith Cabrera: A resident of Fairfield, and ELL Instructor for Ottumwa Community Schools. Edith also teaches at Indian Hills and has served on the board since 2016.

Tim Elliott: A resident of Washington, and current Owner/ Broker at Elliott Realty Group. Tim has served on the board since 2016.

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

C1st Investment Services

We have a team you can count on. Whether your needs are large or small, the C1st Investment Services Financial Advisors can help you:

- Understand investment options that make sense for you.
- Determine your tolerance for risk.
- Create a roadmap for your retirement.
- Define your goals for developing a financial strategy.
- Plan for long-term care and the most appropriate options for you and your family.

Schedule a no-cost, no-obligation appointment to discuss your individual needs.



Michael Albert
CRPC®

Mike.Albert@cunamutual.com



Brian Bock
CFP®, CRPC®

Brian.Bock@cunamutual.com



Leigh Cook
FLMI, CFS, CRPC®

Leigh.Cook@cunamutual.com

Located at: Community 1st Credit Union

• 235 Richmond Ave. – Ottumwa, IA

• 1030 Sierra Drive NE – Cedar Rapids, IA

Phone: 641.684.1114

Toll-Free: 866.360.5370 Ext: 1114

Check the background of investment professionals on Finra's BrokerCheck (finra.org)

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All C1st locations will be closed Monday, January 21, 2019, in honor of Martin Luther King Jr. Day.



Community 1st Credit Union

Community 1st Credit Union Fee Schedule

Applicable to all accounts effective March 1, 2019

Account Fees – Below Minimum Balance	Fee Amount
Platinum Checking (if balance falls below \$1,000 at any time)	\$15.00 per month
Business Interest Checking (if balance falls below \$2,500 at any time)	\$15.00 per month
*** ClubGO Savings (if balance falls below \$1,000 at any time)	\$15.00 per quarter
Money Market (if balance falls below \$2,500 at any time)	\$15.00 per month
Account Fees – Monthly Service Charge	
Commercial Checking	\$15.00 per month
Account Services	
ACH File Origination	\$5.00
ACH Origination Transfer Fee	\$2.00
Account Closing Fee (Deposit account closed by member within 90 days of opening)	\$15.00
Account Reopening Fee	\$15.00
Account Reconciliation/Research	\$30.00 per hour*
Below Account Requirement Fee (Primary Savings with less than \$5.00)	Remainder of Balance
Cashiers Check Made Payable to 3rd Party	\$5.00 (without checking relationship)
Check/ACH Stop Payment	\$29.00*
***Excessive Share Withdrawals – Savings Account (Withdrawal(s), automatic transfer(s), or payment(s) out of a savings account in excess of six (6) during a calendar month.)	\$3.00 per withdrawal \$3.00 maximum per day
***Excessive Share Withdrawals – Money Market Account (Withdrawal(s), automatic transfer(s), or payment(s) out of a money market account in excess of six (6) during a calendar month.)	\$7.00 per month
Inactive/Dormant Account (Inactive if no withdrawals/deposits have been made for 12 months. Waived if account holder has an average balance greater than \$100, is less than 18 years old or has another active account.)	\$5.00 per month
***Courtesy Pay Fee (applies to items paid)	\$30.00
***Non Sufficient Funds Fee (NSF) Fee (applies to items returned unpaid)	\$30.00
***Printed Statement Fee – for mailed printed statements (Excludes Dollar Dog, Your Voice and ClubGO accounts)	\$0.75 per paper statement
Returned Deposited Check Fee (Personal or Business Account)	\$5.00*
Shazam Bolt\$ Outgoing Transfer	\$0.50 per transfer
Temporary Checks	\$3.00 for every 12, after the first 12 free
ATM & Card Services	
ATM Empty Envelope/Non-Negotiable Item Deposited	\$35.00
ATM Transaction Fee or Balance Inquiry (at a non-C1st ATM)	\$1.00 per transaction, after the first ten free per month
VISA Intentional False Claim (intentionally filing a false or unsubstantiated fraud claim)	\$10.00
Lost Card Replacement	\$10.00* (\$15.00* for MyPic Card)

Continued

Community 1st Credit Union Fee Schedule, Continued

Business Checking – Fees Per Items Deposited	
Includes checks paid, checks deposited, ACH debits and ACH credits	
C1 st Free Business Checking & Business Interest Checking	If consistently exceeding 1,000 items per month, account will switch to Commercial Checking.
Commercial Checking	\$0.07 per item
Coin Processing Fees	
Members (Consumer Accounts)	\$10 per 30 minutes, after the first 30 minutes of processing
Non-Members	5% of Balance
Check Orders	
***Platinum Checking & ClubGO Checking	one box free per year**
Online Services	
Mobile Banking iPhone/Android Apps	Cellular provider/data usage charges may apply
Mobile Deposit (Personal Accounts)	Cellular provider/data usage charges may apply
Business Remote Deposit	\$60 per month
Safe Deposit Box	
3x5 Box Rental	\$15.00 per year
3x10 Box Rental	\$25.00 per year
5x10 Box Rental	\$30.00 per year
10x10 Box Rental	\$60.00 per year
Lost Key or Drilling	Actual Cost
Wire Transfers	
Outbound Domestic	\$20.00
Outbound Foreign	\$40.00
General Services	
Check Cashing Fee	\$5.00 (without checking relationship)
Check Presentment by Merchant	\$29.00
Fax Sending Charge	\$5.00 per fax
Garnishments/Levy	\$35.00
Lien Subordination Fee	\$225.00
Live Telephone Transfers	\$2.00 per transfer
Photocopy Fee	\$0.10 per page
Returned Mail Fee	\$5.00 per month, until address is updated.
Secured Deposit Bags	\$30 per bag
Statement – copy in branch	\$2.00 per statement
VISA Gift Card	\$2.50 per card
VISA Reloadable Gift Card	\$4.95 per card

*Subject to Iowa Sales Tax

**Standard duplicate check style selected by C1st

***Indicates a change from previous Fee Schedule

This credit union is federally insured by the NCUA.

Albia · Bloomfield · Cedar Rapids · Centerville · Chariton · Fairfield · Grinnell
Indianola · Knoxville · Mount Pleasant · Oskaloosa · Ottumwa · Pella · Washington

Apply Online: c1stcu.com · Toll Free: 866.360.5370 · Text: 641.638.5015