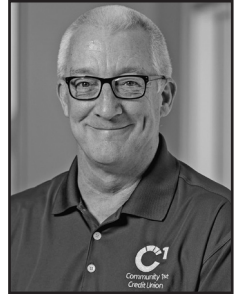


# The Connection

## Letter From The President/CEO

Welcome to the midpoint of 2021. It's finally summer and I hope all of you are enjoying outdoor activities. Thank you for your membership and continued support of C1st.

I'm proud to announce that last month, members of Nishna Valley Credit Union (NVCU) agreed to merge with C1st, with nearly 90% of votes cast saying "yes" to merge. NVCU and its members will officially merge and join with us October 1, 2021. They have been serving members for over 60 years and currently have approximately 4,900 members and \$40 million in assets. The credit union has two full-service locations, one in Creston, Iowa, and one in Atlantic, Iowa. I firmly believe we are a great fit and that this will be a very rewarding partnership for all involved. Together, we will be even better.



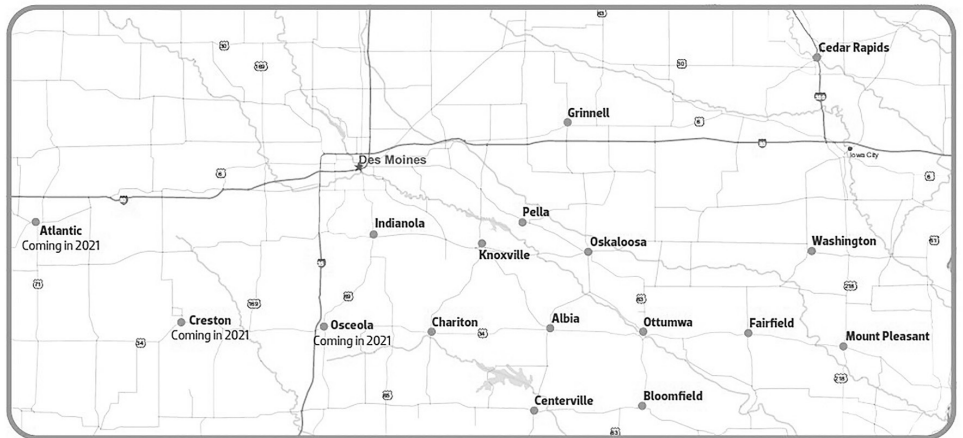
**Greg Hanshaw**  
President & CEO

C1st has a long tradition of supporting local communities and education through its annual scholarship program. We announced the recipients for the Community 1st Credit Union 2021 Scholarships totaling \$44,000 to 22 area high school seniors and returning college students in May. In the last decade, C1st has award over \$300,000 in scholarships to local members. We are proud to be able to help so many members achieve their education goals, even after an unprecedented year. We thank the generosity of the C1st Board of Directors for their continued support for our mission to help members with the costs of higher education. We are excited to watch these students make a positive impact in the future.

In mid-July, we will celebrate the Grand Opening of our 18th branch facility, located at 714 W. McLane St. in Osceola, Iowa. To celebrate, an event is being planned which includes a ribbon cutting ceremony, giveaways, and refreshments. Watch for details in July via [c1stcu.com](http://c1stcu.com). The new branch facility features 6 offices, a large conference room, a spacious lobby including a children's activity center, and 3 drive-thru lanes – one offering an ATM. We are extremely excited to become an integral part of the Osceola community.

Our growth, expansion and community support would be impossible without our loyal members. Thank you for belonging to our credit union. Together IS Better.

Greg Hanshaw; President/CEO



The Grand Opening of our Osceola Branch, located at 714 W. McLane St., is planned for July! Watch for details on our website, [c1stcu.com](http://c1stcu.com).

# Nishna Valley Credit Union Members Approve Merger with C1st

Community 1st Credit Union in Ottumwa, Iowa announced today that the members of Nishna Valley Credit Union have agreed to merge with Community 1st Credit Union, with nearly 90% of votes cast saying "yes" to merge. Nishna Valley and its members will officially merge and join with Community 1st on October 1, 2021.



Nishna Valley Credit Union will officially merge and join with Community 1st Credit Union on October 1, 2021.

Nishna Valley Credit Union  
Think beyond the bank!  
C1 Community 1st CU  
Together is Better

Founded in 1957, Nishna Valley CU has been serving members for over 60 years, and currently has approximately 4,900 members and \$40 million in assets. The credit union has two full-service locations, one in Creston, Iowa and one in Atlantic, Iowa.

Greg Hanshaw, President and CEO of Community 1st, commented, "This is an exciting opportunity to partner with Nishna Valley and its membership in Western Iowa. I firmly believe Nishna Valley CU and C1st are a great fit and that this will be a very rewarding partnership for all involved. Together, we will be even better."

TJ Marcsisak, President and CEO of Nishna Valley CU, added, "We believe this is an opportunity that will truly benefit us all. C1st is committed to seeing us thrive. They are a great fit for NVCU members."

The new combined organization will have over 65,000 members with nearly \$1B in assets. With 20 branches throughout southern Iowa, C1st members can expect even greater convenience and continued high-quality member service.

## Debt Consolidation: The Road to Financial Freedom Starts Here

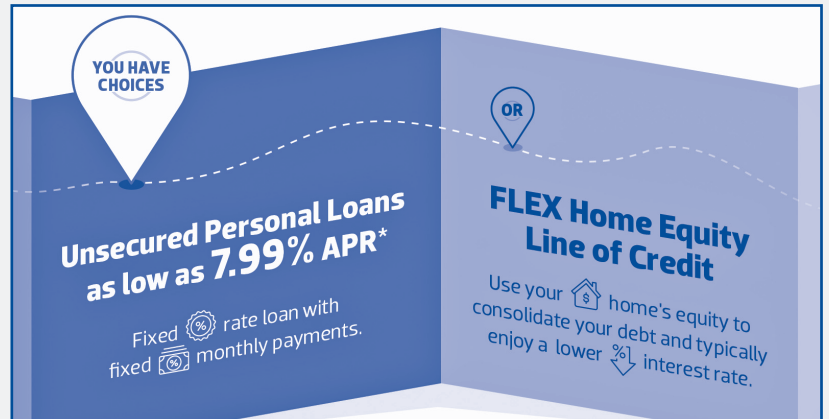
The road to financial freedom starts here! Consolidate your debt and make one payment instead of juggling several payments AND pay less interest! Whether it be a low-rate Personal Loan or our FLEX Home Equity Line of Credit, you have choices! Together, we can pay off debt faster. Apply or schedule an appointment online with us today! [Learn more: c1stcu.com/debtrelief](https://www.c1stcu.com/debtrelief)

### Unsecured Personal Loan:

- Rates as low as 7.99% APR\*
- Fixed rate loan with fixed monthly payments.

### FLEX Home Equity Line of Credit:

- 1.00% APR\* – 6 Month Intro Rate
- 3.25% APR\*\* – Remainder of Term (based on WSJP + 0%)
- Use your homes equity to consolidate your debt and typically enjoy a lower interest rate.



\*Annual Percentage Rate (APR) is subject to change. Disclosed rate is for qualified borrowers with at least 6 months' time at their job (retirement/disability count as job time). Rates and terms are dependent on credit qualifications. Must be 18 years or older. Other restrictions may apply. Subject to credit approval and program qualifications. Offer may expire at any time. \*\*Introductory rate offer is effective as of 5/17/2021 and subject to change at any time. Offer is available for new home equity lines of credit (HELOC) for owner-occupied, single-family residential properties. (Current loans must be from another financial institution to refinance.) After the initial 6 months, the APR will become variable. Currently the fully indexed rate after introductory period is 3.25% APR (WSJP + 0%) and is based on a minimum credit score of 740 and up to 90% Loan to Value (LTV). Other rates and terms apply based on the credit score and LTV. Maximum APR is 18%. The monthly payment will be 1.5% of the principal balance of the loan (applied to principal and interest, \$100 minimum payment). The member has the option of choosing up to 2 fixed-rate lock requests at our disclosed rate for a period of 5, 10 or 15 years. Closing costs range from \$0 (for new HELOC with \$10,000 minimum initial advance) up to \$720 (for existing HELOC or those with less than \$10,000 initial advance) plus appraisal fees which may range from \$495 to \$650. This special offer requires a minimum draw of \$500. Limited-time offer. Property insurance required. Subject to credit approval and qualifications. Consult a tax advisor regarding the deductibility of interest.

## C1st Branch Locations

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

**Bloomfield:** 301 E. Franklin

**Cedar Rapids:** 1030 Sierra Drive NE

**Centerville:** 999 N. 18th

**Chariton:** 1934 Court Ave.

**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. – Opening July 2021

**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.

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

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

**Toll Free:** 866.360.5370

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

**TEXT:** 641.638.5015

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

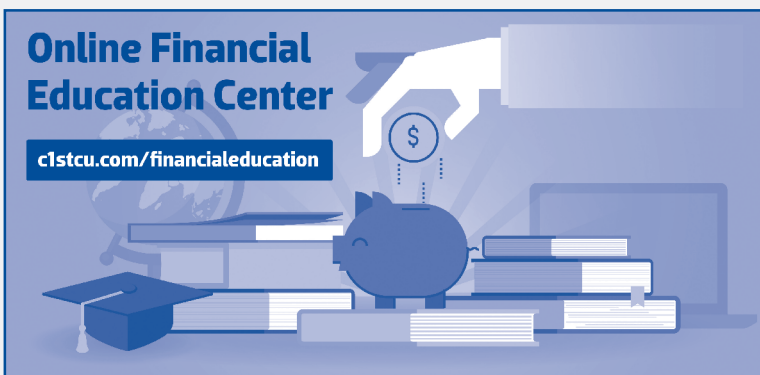


## C1st Financial Education Resources

C1st is committed to providing financial education to our members and communities we serve. 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.

- **It's a Money Thing:** Our It's A Money Thing Library offers financial resources and practical tips and tricks specifically designed to help young adults understand how to manage and grow their money, one topic at a time.
- **EverFi Financial Education Center:** From trying to understand credit scores to figuring out how to pay for college, managing your finances can be overwhelming. Having some basic financial knowledge can help make the experience easier. Our short interactive learning modules will help you build the foundation you need for long-term financial success.
- **Fraud Prevention:** The key to fighting fraud of any kind is knowing what to watch out for and how to fight back. This is why we've created this library of education, tips, and a wide variety of other information – so we can fight together.

Visit our Financial Education Center online to learn more!  
[c1stcu.com/FinancialEducation](https://c1stcu.com/FinancialEducation)



## Choosing the right credit card.

Whether you want to pay down balances faster, maximize cash back, earn rewards, or begin building your credit history, we have the ideal card for you! No matter which card you choose, you'll enjoy important features. Learn more about our credit cards or apply for one of our cards online, at [c1stcu.com](https://c1stcu.com). (Click on Menu, Personal, Credit Card Services)



**Choosing the right credit card is easier than ever.**  
Learn more about our credit cards.

## C1st Awards \$1,500 ICUF Warren A. Morrow Scholarship to Macy Schulz



Macy Schulz of Community 1st Credit Union, Pella, Iowa was awarded a \$1,500 Warren A. Morrow Memorial Scholarship in the high school category, presented through the Iowa Credit Union Foundation (ICUF) each year to credit union members who are pursuing higher education.

Applicants were asked to complete the designated online entry form and answer an essay question in no more than 500 words. This year's question was:

The COVID-19 pandemic has had a devastating effect on personal health and financial well-being for many in our community. Thousands of Iowans have lost jobs or experienced reduced work hours, highlighting the critical need for access to emergency savings. Please share strategies that encourage or incentivize savings and how your credit union can assist. Consider sharing personal examples in this essay.

"Personal financial responsibility is something we talk about often in my family. Being debt-free and financially stable is a goal of mine." Wrote Macy Schulz in her response to the essay question. She continues writing, "Lessons on savings and responsible spending I have gained will ensure I can weather storms, like pandemics and other challenges I will face in life... I can't imagine how stressful that would be if you didn't have an emergency saving account."

Thanks to the generous contributions and increased donor support from the Iowa Credit Union community in 2020, the Iowa Credit Union Foundation awarded 12 scholarships totaling \$23,000 this year.

"The mission of the Iowa Credit Union Foundation (ICUF) is to empower people and communities to achieve financial well-being by championing the credit union philosophy of people helping people," said Jaimie Miller, Executive Director, ICUF. "We do this through critical programs such as the Warren A. Morrow Memorial Scholarship. This year's scholarship finalists demonstrated a strong passion for their credit union and outstanding knowledge on the essay topics."

## 2021 C1st Scholarship Recipients

Community 1st Credit Union 2021 Scholarships totaling \$44,000 were awarded to 22 area high school seniors and returning college students in May. The credit union has a long tradition of supporting local communities and education through its scholarship program. In the last decade, C1st has awarded over \$300,000 in scholarships to local members.

The credit union awarded one \$4,000 scholarship, 19 - \$2,000 awards and two \$1,000 awards.

### The C1st \$2,000 scholarship winners include:

- Kade Dunkin of Twin Cedars High School
- Laci Messamaker of Twin Cedars High School
- Bryce Dixon of Davis County High School
- Drew Kearns of Thomas Jefferson High School
- Megan Dueker of Moravia Community High School
- Ysabella Berja of Centerville High School
- Mikayla McCurdy of Chariton High School
- Erika Coleman of Pekin High School
- Cally Gibbs of Lynnville-Sully High School
- Jared Overmann of Indianola High School
- Reilly Finarty of Knoxville High School
- Haley Rohdy of New London High School
- Abby Lumsden of Oskaloosa High School
- Jonathan Francisco-Pascual of Ottumwa High School
- Leah Cavanaugh of Ottumwa Christian School
- Macy Schulz of Pella High School
- Callista Webb of Pella High School
- Braden Rowe of Pella High School
- Raven Carnes of Washington High School

The \$4,000 scholarship went to Jayce Hughes of Knoxville High School.

Two \$1,000 scholarships were awarded to non-traditional students returning to earn a college degree. The winners were Ellisa Wenger of Albia and Jennifer Caldwell of Ottumwa.

"We are proud to be able to help so many members achieve their education goals, even after an unprecedented year," said Greg Hanshaw, President and CEO of Community 1st Credit Union. "We thank the generosity of the C1st Board of Directors for their continued support for our mission to help members with the costs of higher education. We are excited to watch these students make a positive impact in the future."

C1st offers traditional and non-traditional scholarships to members who wish to continue their education in college or vocational school. Scholarship America, the nation's largest designer and manager of scholarships, tuition assistance, and other education support programs, administers the program. Applications for the next year can be submitted for consideration on our website beginning December 2021.



## Adventureland Tickets \$44

Don't let summer pass you by without planning a fun family outing to Adventureland! Discounted tickets are on sale at Community 1st Credit Union. The cost is \$44 per ticket, which is a \$6 savings on adult admission. Whether you are a thrill ride seeker, prefer to soak up some sun on the lazy river, or your tiny tot loves the lady bugs - Adventureland has it all! Over 100 rides, shows and attractions and admission includes Adventure Bay Waterpark.

\*Proceeds are donated to the credit union political action committee. Contributions are not tax deductible.



## Private Student Loan Solutions

### COLLEGE PREPPED

A private student loan solution with your best interest in mind.



Apply now, borrow later. We know that determining your fall college funding needs may be a challenge. Don't worry - with our private education line of credit, we've got you covered. Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today. Then, once your plans have been finalized, you can come back to request the exact funding you need.

### Check out some of these great benefits:

- Helpful online resource hub with relevant content
- Personalized, one-on-one support
- Borrow from a trusted, not-for-profit credit union
- Multiple repayment/deferment options

Learn more / Apply Online:  
[C1STCREDITUNION.STUDENTCHOICE.ORG](http://C1STCREDITUNION.STUDENTCHOICE.ORG)

Subject to qualification and annual credit review