

# The Connection

## Letter From The President/CEO

As we reach the midpoint of 2025, I'm excited to share the latest updates and accomplishments from your credit union. None of this would be possible without you, our loyal and valued members. Thank you for being part of our C1st family.

### Celebrating Our Team

On Saturday, May 31, we hosted our annual company outing at Principal Park. More than 300 employees and family members came together to cheer on the Iowa Cubs and enjoy an evening of food, fun, and unforgettable memories. Our strong, empowered team is at the heart of everything we do.

### Expanding Our Footprint

We're continuing to grow into new communities and proudly celebrated the grand openings of our newest branches in Harlan and Avoca, Iowa. These locations joined us as part of the successful merger with Town and Country Credit Union, finalized on December 1, 2024. This strategic move supports our long-term vision of expanding west and enhancing our ability to serve members across the state.

### Empowering Through Financial Education

In April, we celebrated Financial Literacy Month with events designed to build strong money habits, especially among youth. As a credit union, financial education is part of our DNA. We connected with local schools, hosted financial workshops, and celebrated members with giveaways, snacks, and a free shred day. These moments help us deliver on our mission of helping our members achieve financial success.

### Opening Doors to Homeownership

This January, C1st was awarded a \$625,000 grant from the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI) Fund. With this funding, we relaunched our 1st Time Home Buyer Down Payment Assistance Program, offering eligible members up to \$4,000 to make their homeownership dreams a reality.

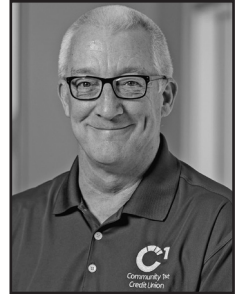
### Giving Back to Our Communities

The C1st Foundation continues to invest in organizations that make a difference locally. In the spring, we were proud to award \$8,700 to Time for Tots Inc. in Harlan, Iowa, to replace a failing air conditioning unit, ensuring a safe, cool space for the center's summer program.

Additionally, our C1st Scholarship Program awarded \$54,000 to 26 students for the 2025–2026 academic year. Over the past decade, we've proudly awarded more than \$500,000 in scholarships to our outstanding student members.

We've accomplished a great deal already this year, and we're just getting started. Thank you for your continued trust in C1st.

Greg Hanshaw; President/CEO



**Greg Hanshaw**  
President & CEO



Mortgage Lenders Brittney & Ina take a moment to pose with Cubbie Bear during our annual company outing at the Iowa Cubs game.



Several C1st staff present an \$8,700 check to Time for Tots in Harlan in April, to replace an air conditioning unit at the childcare center.

## Congrats to our Financial Coach Training Program Graduates!

Please help us congratulate these C1st staff members who recently graduated from the Iowa Credit Union Foundation's Financial Coach Training Program!

- **Brooke Mason – Indianola**
- **Erin Gay – Shenandoah**
- **Jennifer See – Centerville**
- **Julie Waters – Atlantic**

They were immersed in learning and simulation to help them grow in understanding of how a person's relationship with money can impact their financial decision-making and lead to potential hardship. Financial coaches are member advocates who can help members navigate difficult financial situations. They are excited to use their new skills and training to help our members with their financial needs and questions.

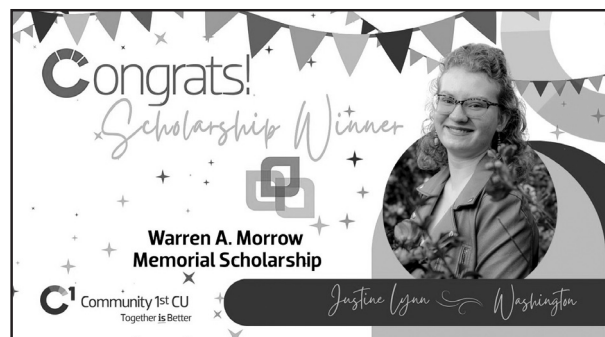


## C1st Member Awarded Scholarship from Iowa Credit Union Foundation

Justine Lynn, a member of Community 1st Credit Union in Washington, IA, was recently awarded the Iowa Credit Union Foundation's (ICUF) Warren A. Morrow Memorial Scholarship, presented each year to credit union members pursuing higher education.

Applicants were asked to complete an essay on how their financial experiences have influenced their overall well-being, and the role their credit union played in shaping that journey.

Justine was selected for her thoughtful entry about learning the value of financial security while saving for college, budgeting for her future as an elementary teacher, and even helping her father open a retirement account through C1st's financial advisor. Her story highlighted the impact of early planning and the ongoing support of her local credit union.



"Justine exemplifies the proactive spirit we hope to inspire in all our young members," said Lindsey Gould at C1st. "Her commitment to financial wellness and her plans to support others through teaching truly reflect the credit union philosophy of people helping people."

This year, the Iowa Credit Union Foundation awarded 24 scholarships totaling \$46,000. "The mission of the Iowa Credit Union Foundation (ICUF) is to champion financial well-being for all, guided by the credit union philosophy of people helping people," said Ena Babic Barnes, Executive Director, ICUF. "The Warren A. Morrow Memorial Scholarship is a cornerstone of programming that amplifies our mission in action. This year's scholarship finalists demonstrated a strong passion for their credit union and outstanding insight into their own financial futures."

## 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](http://c1stcu.com)

**Toll Free:** 866.360.5370

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

**TEXT:** 641.655.4641

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



# Discounted Adventureland Tickets for Credit Union Members

As a credit union member, you can receive a significant discount on Adventureland Park and Adventure Bay Waterpark tickets! For just \$37.99 (plus fees), members can purchase tickets to experience all the fun during the 2025 season!

## How to Purchase Tickets:

Discount Code: **CREDITUNION**

(all caps, no spaces, not plural)

# ADVENTURELAND



## Website:

[www.adventurelandresort.com/creditunion](http://www.adventurelandresort.com/creditunion) OR scan the QR code.

## Step-by-step instructions:

1. Scan the QR code or navigate to the website: [www.adventurelandresort.com/creditunion](http://www.adventurelandresort.com/creditunion)
2. Use the blue "+" button to select how many tickets you want to purchase.
3. Input the discount code **CREDITUNION** (all caps, no spaces, not plural) in the blue "Discounts" box. When you click "redeem," the button will turn green with a check mark, and the discount will appear on the right side of the screen.
4. On the next screen, you can add parking if you want to pay beforehand. There is no discount on parking.
5. On the next screen, you will enter your personal information and agree to the disclosure information at the bottom of the screen.
6. On the final screen, you can choose your payment method. Please note: No corporate contributions are allowed.
7. Your tickets will be emailed to you.

## CHANGE IN TERMS Funds Availability Policy Disclosure Effective 07/01/2025

Due to changes in Federal Regulation CC, the amount of funds that must be made available to you will be changing. Effective 07/01/2025, the following changes will be made to our Funds Availability Policy.

**LONGER DELAYS MAY APPLY** – In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after we receive your deposit. Depending on the type of check you deposit, funds may not be available until the second business day after the day of your deposit. The first **\$275.00 [increase from \$225.00]** of your deposits, however, may be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than **\$6,725.00 [increase from \$5,525.00]** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**SPECIAL RULES FOR NEW ACCOUNTS** – If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first **\$6,725.00 [increase from \$5,525.00]** of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over **\$6,725.00 [increase from \$5,525.00]** will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first **\$6,725.00 [increase from \$5,525.00]** will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the tenth business day after the day of your deposit.

## 2025 C1st Scholarship Recipients



C1st is proud to announce that \$54,000 was awarded to 26 area student-members this spring for the 2025-2026 academic school year. C1st has a long tradition of supporting local communities and education through its scholarship program for both traditional and non-traditional students. In the last decade, C1st has awarded over \$500,000 in scholarships to local student-members.

\$2,000 scholarship winners given by each branch include:

- Avery Halstead, Albia
- Keira Olson, Atlantic
- Alexia Shively, Bloomfield
- Halle Bormann, Cedar Rapids
- Kaylin McDanel, Centerville
- Chase Willis, Chariton
- Mariah D'Attilio, Chariton
- Cassidy Mallinger, Fairfield
- Jack Stephens, Grinnell
- Matthew Sorfonden, Harlan
- Brody Roth, Indianola
- Ella Rankin, Knoxville
- Victoria Wilson, Mt. Pleasant
- Cali Arnold, Osceola
- Breckyn Schilling, Oskaloosa
- Dominick Rath, Ottumwa
- Makayla Barnes, Ottumwa
- Lydia Roling, Ottumwa
- Samantha Weeks, Ottumwa
- Araceli Zaragoza-Tapetillo, Ottumwa
- Ellia Schmitz, Pella
- Carter Phipps, Shenandoah
- Justine Lynn, Washington

The C1st Child of an Employee Scholarship for \$4,000 was awarded to Mailliw Figueroa Alvarado, of Ottumwa, who is currently enrolled at the University of Iowa.

Rex Stewart Memorial Agriculture Scholarships of \$2,000 each were given to Jedd Weinkoetz, a current undergraduate studying Agriculture, enrolled in Southwestern Community College, and Cael Butler, a current undergraduate also studying Agriculture, enrolled in Iowa State University.

"At Community 1st, we are thrilled to recognize the outstanding achievements of those deserving students in our community. We sincerely believe one of the very best investments we can make is in helping our young members further their education," said Greg Hanshaw, President and CEO. Congratulations to each recipient; your dedication and accomplishments inspire us every day."

## 1st Time Home Buyers Assistance

Why is right now the perfect time to buy your first home? Because at C1st Credit Union, **1st time home buyers may qualify for up to \$4,000 toward their down payment with our assistance program!** That's right, up to \$4,000! We also offer quick processing, local lenders, and mortgage education assistance. Our experienced Mortgage Lenders are happy to lend a hand on your first home and answer all those questions along the way. Visit [c1stcu.com](https://c1stcu.com) for details or to apply!



\*This down payment assistance program is available for qualified first-time home buyer members with low to moderate household income. (If you haven't owned a home in the last three years, you are considered a first-time home buyer.) The property must be used as an owner-occupied residence and must be within the C1st coverage areas in Iowa and Missouri. Single-family and condo units are eligible. \$4,000 maximum down payment assistance. Funds are available on a first-come, first-served basis until all funds have been disbursed. Subject to credit approval and program qualifications. Some restrictions apply.



## No Origination Fee Mortgage Special

If you're looking to make a move to a different home this summer, don't miss out on our limited time **NO ORIGINATION FEE\* Home Loan Special**. Because let's face it, we all need one less fee in life. **For a limited time, you can save up to \$900 on Mortgage Loan Origination Fees, depending on your mortgage loan type.\***

**Learn More Online! [c1stcu.com/home](https://c1stcu.com/home)**

\*Offer valid for new C1st (single family/primary residence) mortgage loans of \$40,000 or more. Offer valid upon written request for extension of credit July 1, 2025 – August 31, 2025. Loans must close by October 15, 2025. Offer is not valid on FHA or USDA loans, home equity loans and lines, construction loans, second homes or investment properties. A credit will be applied at closing to offset standard origination charges of the loan. All other fees will apply including third party fees and any interest rate or discount point fees. Loans subject to credit approval. No Origination Fee discounts total up to \$825 on an In-House Loan and up to \$900 on a Secondary Market loan.