

The Connection

Letter from the President/CEO

Thank you for being a member of Community 1st Credit Union. We are one of the strongest credit unions in Iowa and we could not have done it without you, our members. As your credit union, we work every day to provide you low rates on loans, fewer fees, higher deposits, and great member service.



Greg Hanshaw
President & CEO

It's been a long winter, and I'm ready for spring! We're at the end of the first quarter and off to a great start. The annual board meeting was held January 28th, and we're pleased to announce the re-election of D. David Boyer, Ottumwa; Edith Cabrera-Tello, Fairfield; and Tim Elliott, Washington to our board of directors. The C1st board of directors is a team of dedicated and passionate people. I'd like to extend a special thank you to them, as they serve as nonpaid volunteers and spend countless hours serving C1st.

What's new at C1st? We've recently introduced our new C1st Investment Services Financial Advisor, **Matthew Vickers**. His office is located in the Ottumwa – South location (235 Richmond Ave.). He's ready to help you with options for investments, retirement plans, insurance solutions, financial goal setting and planning for long-term care.

If you're looking to get more for your money, take a look at our revised Money Market Account. Our Money Market Account provides you with a better rate than traditional savings or checking accounts. Plus you can access your money anytime, anywhere. It's perfect for building an emergency fund or saving for a large purchase.

We're also excited to reveal a new look and feel for the Golden Opportunity Club. The fresh new look is a reflection of the bright and modern Community 1st logo introduced in 2016. The Golden Opportunity name has been updated to ClubGO – inspired by our members active and 'on-the-go' lifestyle. Our club members are very active individuals, always exploring new destinations.

We continue to make progress on the new corporate center in Ottumwa. The new building will provide office space, conference rooms and training facilities for approximately 75 administration and support employees with growth capacity for an additional 25 and is slated for grand opening in summer 2019. It will allow us to consolidate multiple departments under one roof, creating significantly more efficiency and collaboration.

Did you know....in 2018 we rewarded our members \$750,000 in the form of dividends and cash-back for Kasasa checking & savings accounts? Do you have a rewards checking account yet? Your checking should be paying you. If you prefer using online/mobile banking and use a debit card, you could qualify for some serious cash.

If you like banking with us, tell your friends/family to try us and join us. Ask our branches about earning \$50 for you and \$50 for the friend/family referral. It pays to spread the word. Thank you for your membership!



YOUR CHECKING SHOULD BE PAYING YOU.

Take back banking and get paid to do it with Kasasa® Cash Checking:

- Earn a high rate, in a free account.
- Refunds on ATM withdrawal fees.
- No monthly maintenance fees.
- No minimum balance to earn rewards.

3.00% APY*
on balances up to \$15,000
if qualifications are met.

0.03% APY*
on all balances, even if
qualifications are not met.

*APY: Annual Percentage Yield. Contact an employee for more information about the qualifications, fees and terms that may apply. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A. Federally insured by the NCUA.

Greg Hanshaw, President / CEO

April 10, 2019 -- MONTHLY LUNCHEON at Sirloin Stockade in Ottumwa. Lunch at 11:15 followed by a noon program with Ottumwa Mayor Tom Lazio, who will discuss 2019 Ottumwa city projects and take questions from audience.

April 25-27, 2019 -- Two-night/3-day trip to Wisconsin Dells includes Palace Theater musical "Joseph and the Amazing Technicolor Dreamcoat," Upper Dells Boat Tour and Circus World Museum, plus more! (\$395/person/double) [Waiting List](#)

May 8, 2019 -- MONTHLY LUNCHEON at Sirloin Stockade in Ottumwa. Lunch at 11:15 followed by a noon program, to be announced.

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.

August 15, 2019 -- Iowa State Fair in Des Moines -- Changed it up a bit and going on Thursday. Cost includes admission. (\$32/person)

August 22, 2019 -- Lake Rathbun Cruise plus Lakeside Patio Dinner (\$79/person)

- We'll leave the marina after 4 p.m. arrival and head to Honey Creek Resort on a 90-minute cruise.
- Dinner will be back at the marina in JA White Riverboat/Wheelhouse Room.
- Menu is smoked pulled pork and chicken on cocktail buns, BBQ baked beans, cheesy scalloped potatoes, coleslaw and peach cobbler.
- Cash bar available.

September 11, 2019 -- ClubGO Fall Picnic at Ottumwa Park Jimmy Jones Shelter (Tickets are \$8/person)

October 13-22, 2019 -- Collette Travel's Ireland Small Group tour. [Waiting List](#)

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

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

Annual Error Resolution Notice

In case of errors or questions about your electronic transfers:

Please call us at **866.360.5370**, write us at **235 Richmond Ave. Ottumwa, IA 52501** or email us at **memberservice@c1stcu.com** if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. Please include:

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

When 'Free' Isn't Really Free: Beware Of Free Trial Offers

We've all seen ads for a product or subscription with a free trial and thought, "Why not?"



Here's why not: What appears to be a free trial can add up to much more. Most free trials require consumers to enter their card information. This is used to cover future costs if you forget to end the trial or subscription. Which happens frequently, despite an individual's best intentions.

Try to avoid these unwanted fees by following these tips:

- **Research the company online.** Complaints from other consumers can tip you off to "catches" that might come with the trial.
- **Find the offer's terms and conditions.** If you can't find them or don't understand exactly what you're agreeing to, don't sign up.
- **Look for who's behind the offer.** Just because you're online buying something from one company doesn't mean the offer isn't from another company.
- **Watch for pre-checked boxes.** That may give the company a green light to continue subscriptions past the free trial (with a charge).
- **Mark your calendar.** Your free trial probably has a time limit. If it passes before telling the company to cancel, you'll most likely be charged.
- **Review account statements and be vigilant in online banking.** This is just good practice, but you'll know right away if you're being charged.

Being a smart shopper by doing research and reading fine print before making a purchase is truly your best bet for avoiding any unwanted charges with your free trial.

New Corporate Center Is Coming Along Nicely



Construction on our new Corporate Center is coming along nicely. Despite the harsh winter weather, crews have been busy making noticeable progress. The 24,000-square-foot Corporate Center will be located at 1100 Hutchinson Ave. in northeast Ottumwa.

The building project will provide office space, conference rooms and training facilities for approximately 75 administration and support employees with growth capacity for an additional 25.

Russell, a Davenport, IA commercial construction company, is the general contractor and a late summer 2019 completion remains on schedule.

Annual Meeting Results



Community 1st Credit Union is pleased to announce the re-election of D. David Boyer, Ottumwa; Edith Cabrera-Tello, Fairfield; and Tim Elliott, Washington to its board of directors during the annual meeting held Jan. 28.

Boyer, who serves as the board's chief financial officer, has been a member of the board for 24 years. He is a tool-and-die maker at John Deere Ottumwa Works. Both Elliott and Cabrera-Tello were first elected to the board in 2016. He is board vice-chairman and owner/broker at Elliott Realty Group. She is an English Language Learning instructor at the Ottumwa School District and also teaches at Indian Hills.

The three are joined by Chairman John Mayberry of Bloomfield, Secretary Dwain Russell of Pella, and returning board members; Rex Stewart of Drakesville; Courtney Jones of Ottumwa; Bianca Myers of Ottumwa; and Anne Leathers of Ollie.

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.

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 **Toll Free:** 866.360.5370

Email: memberservice@c1stcu.com **TEXT:** 641.638.5015

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



April Is Credit Union Youth Month

Young members have limitless potential, and financial education from your credit union can be instrumental in helping them achieve it. This April, celebrate National Credit Union Youth Month with our 2019 theme: **"The future is yours... Picture it! Save for it! Share it!"**

This year's Youth Month celebration inspires young people to save their money so they can enjoy the future they have been picturing.

Together, we're encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

Visit Community 1st Credit Union during the month of April 2019 and help us celebrate with the following activities for Dollar Dog members.

- **EARN DOUBLE DOGGIE DOLLARS FOR EVERY \$10 DEPOSIT MADE INTO A DOLLAR DOG ACCOUNT DURING THE MONTH OF APRIL!** Maximum deposit of \$100 (20 doggie dollars) per child per day.
- **ENTER TO WIN A FUJIFILM INSTAX MINI 9 INSTANT CAMERA!** We want to know what your child is picturing in their future! Using the space provided below, have your Dollar Dog member draw us a picture or tell us in words what they want to be when they grow up! Don't forget to fill in the contact information below and bring it to your local branch to enter by April 30! Limit one entry per child. Official rules and regulations apply. Winners will be contacted the second week of May.



The Future is Yours

Picture it! ♥ Save for it! + Share it! ✧

Child Name: _____ Child Age: _____

Parent Name: _____

Address: _____

Phone Number: _____

Email: _____

Adventureland Tickets Will Go On Sale In May

Get your family or friends together and plan a fun day this summer! Discounted tickets to Adventureland will soon be on sale at Community 1st Credit Union. The cost is \$38 per ticket, which is a \$7 savings on adult admission. Adventureland has over 100 rides, shows and attractions and admission includes Adventure Bay Waterpark. Tickets will be available for purchase in May.



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

Are You Using Our Mobile Banking App?

Our Mobile Banking App lets you pay bills (or a friend), deposit checks on-the-go, transfer money, turn your debit card ON or OFF to help protect against fraud – anywhere, anytime – all from the convenience of your mobile phone or device.

We've also recently added Touch ID security, email/text alerts, more loan information (you now have principal vs. regular payment options, excluding mortgages), and so much more! Getting started is easy. Simply download the app! (You must first be enrolled in Online Banking.)

You may have noticed ... our
Mobile App
got an
upgrade!

