

The Connection

PLEASE VISIT OUR WEBSITE AT: **C1STCU.COM** FOR THE MOST UP-TO-DATE INFORMATION REGARDING BRANCH & LOBBY CLOSURES, HOURS, ETC. RELATED TO COVID-19.

WE'RE HERE FOR YOU! DON'T FORGET ABOUT OUR DIGITAL BANKING SERVICES!

Online and Mobile Banking – c1stcu.com

- View real-time account balances
- Apply for a loan
- Open a deposit account
- Deposit checks from a camera-enabled mobile device
- Set up account alerts
- Pay bills
- Transfer funds between accounts
- Make a loan payment
- View transaction history & statements
- Live Chat – ask questions/chat with a Member Service Rep

24-Hour Telephone Banking – 888.684.7989

- General account information
- Balance inquiries
- Transfer money

Member Relations Center

- Call: 866.360.5370 · Text: 641.638.5015
- Email: memberservice@c1stcu.com

ATM Access

- Use your C1st VISA Debit Card at thousands of Privileged Status Shazam ATMs, no surcharge fees.
- You can make deposits & withdrawals at our ATMs.



Community 1st Credit Union continues to monitor developments and take appropriate steps to ensure the continued safety of our ClubGO members during this unprecedented time. **The April 22 Mystery Trip has been postponed until later in the year.** Members who have paid for the trips will be given the option of applying the payment to a rescheduled date, or receiving a refund. Please call C1st ClubGO coordinator Jeff Wilson at 641-683-6423 or visit the Pennsylvania Avenue branch to express a preference. **The ClubGO luncheon on April 8 at Pizza Ranch in Ottumwa has been cancelled. Ottumwa Mayor Tom Lazio's program will be rescheduled.** Future ClubGO events will be evaluated utilizing guidelines from the Iowa Department of Public Health and the Centers for Disease Control. **The May luncheon and Iowa Great Lakes trip May 20-22 remain tentatively scheduled.** Thank you for your patience as we take measures to keep everyone as safe as possible.

April 8, 2020 --- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa: THIS LUNCHEON HAS BEEN CANCELLED

April 22, 2020 --- MYSTERY TRIP (\$82/person) POSTPONED TO LATER DATE

May 13, 2020 -- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa. Lunch at 11:15 & noon program. Open to all ClubGO members & guests.

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, single/\$450).

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

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

August 5, 2020 -- "NANA DOES VEGAS" at Old Creamery Theater in Amana with lunch at Ronneburg Restaurant. (\$96/person)

August 18, 2020 -- IOWA STATE FAIR (\$36/person)

September 9, 2020 -- Annual ClubGO FALL PICNIC at Ottumwa Park Jimmy Jones Shelter (Tickets \$8/person)

October 21, 2020 -- "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 · 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:

1. Tell us your name and account number (if any).
2. 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.
3. 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.

C1st Named 2019 'Gold Lender' by the Iowa Finance Authority



Community 1st Credit Union was among the top 14 of 400 Iowa lenders recognized by the Iowa Finance Authority for their efforts in advancing affordable homeownership through IFA programs during 2019.

The "Gold Lender Designation Award" was presented to C1st for generating over \$7 million in IFA loan volume, including 92 finance authority home buyers being assisted by its mortgage originators.

IFA offers affordable mortgage and down payment assistance programs for eligible home buyers through a network of participating lenders.

"Our lender partners are the gateway to homeownership for thousands of Iowans every year," said IFA Executive Director Debi Durham. "It's with their partnership that we were able to assist more than 2,600 Iowans, the most in our history, in becoming homeowners last year."

Annual Meeting Results



Community 1st Credit Union is pleased to announce the re-election of Anne Leathers, Ollie; and Rex Stewart, Drakesville; and the return of Jason Eubanks, Hedrick to its board of directors.

The credit union held its annual meeting and board of directors' election Jan. 27 at Hotel Ottumwa. Stewart is a 33-year C1st board member and retired from John Deere Ottumwa Works. He farms with his wife, Elizabeth. Leathers is an Indian Hills Community College accountant and was appointed to the board in 2016. She and her husband, Scott have a grain and cattle operation. Eubanks returns to the board after a three-year hiatus. He is an engineering team leader at John Deere and resides near Hedrick with wife Becky and three children.

The three are joined by chairman John Mayberry of Bloomfield, vice-chairman Tim Elliott of Washington, secretary Courtney Jones, Ottumwa, chief financial officer D. David Boyer, Ottumwa, and returning board members; Bianca Myers, Ottumwa, and Edith Cabrera-Tello, Fairfield.

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Buy or Refinance a

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& Get Up To **\$2020**
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*Offer valid for new C1st primary (single family/primary residence) mortgage loans and for non C1st mortgage loan refinances of \$50,000 or more. Offer must be presented at the start of an application March 2 – May 31 and close by July 31, 2020. Offer is not valid on VA, FHA, or USDA loans, home equity loans and lines. Closing cost credit will be based on the size of the mortgage loan. The closing cost credit will be applied at closing to offset costs associated with the origination of the loan. Subject to credit approval and program qualifications; some restrictions apply. Ask a C1st mortgage lender for details. Federally insured by the NCUA. **Equal Housing Opportunity.**

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.



Market Volatility

In your investing lifetime, you may only see a situation like the recent novel coronavirus (COVID-19) a few times. This is a circumstance where complete candor is necessary. The truth is that we can't yet gauge the full economic impact, and by the time we can, the volatility may have passed.



It's important to remember that, in terms of market declines, the recent drops are not unprecedented. In fact, in the last six day-to-day declines of 3% or greater, the market rebounded higher a month later. Past performance is no indication of future returns, and it's uncertain whether history is a good teacher in this instance.¹

Markets Have the Virus. Right now, markets are reacting to the news because the outcome is unknown. In a way, COVID-19 has “infected” markets all around the world. In times of market uncertainty, some traders believe the best approach is to sell. Fear is driving decisions. Nobody would blame you if this uncertainty gave you a bit of anxiety, as well.

Here to Support You. This may be the time you need a trusted financial professional most. During most volatility, we advise you to "stay the course," and that generally proves to be the best course of action. In times like this, however, it's easy to question conventional wisdom.

It may be a prudent time for you to review your current investment and retirement accounts, as well as your current investment plan risk exposure. ***As a benefit to your membership, I am offering complimentary investment account reviews for any of your accounts you would like to discuss.***

Please call or email me directly to schedule a time for us to discuss. Remember, I am here to help you and your family during times like this.

Sincerely,
Matthew Vickers
C1st Financial Advisor



Matthew Vickers
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Matthew.Vickers@cunamutual.com
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Toll Free: 866.360.5370 Ext: 1114

**Located at: Community 1st Credit Union
235 Richmond Ave. · Ottumwa, Iowa 52501**



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

Free Dollar Dog Activity & Coloring Sheets!



With kids home from school and parents working hard to keep them busy, Dollar Dog is here to help! An expanded selection of free downloadable content has been added to the Dollar Dog website, including activity, maze and coloring sheets. Perfect for kids ages 12 and under! Stop by the Dollar Dog website to download and print them all!

dollardogkidsclub.com/FREEBIES