

The Connection

The Latest in Fraud: Protect Yourself & Your Loved Ones

Each year, consumers lose substantial sums of money to scammers and identity thieves. These individuals employ a variety of communication methods to obtain sensitive information or coerce individuals into relinquishing their funds. At C1st, our objective is to empower our members in combatting fraudulent activities by providing comprehensive education and furnishing them with important information. Although fraud schemes are not new, perpetrators persistently refine their strategies, heightening the risk associated with such scams.

First off, know that we will NEVER contact you via phone, email, or text to request personal information such as account numbers, passwords, debit or credit card numbers, expiration dates, or (PIN) personal identification numbers. One of the easiest ways to watch for suspicious account behavior is by setting up account alerts in digital banking. To set up account alerts, sign in to [digital banking](#), then click on [Settings](#), then click on [Alerts](#).

Here are some of the most recent scams we've come across:

The Grandparent Scam: Scammers call elderly members, pretending to be a family member in a crisis, and ask for financial assistance. With the use of artificial intelligence (AI) technology, fraudsters can now mimic voices to convince the victim that a loved one is in distress. Common situations being manipulated are that the grandchild is in the hospital, in legal trouble, or stuck in a foreign country. To protect the family member in trouble, the grandparent will be pressured to pay money. The caller will ask for bail money or gift cards to get the victim's loved one out of the situation. Sometimes, scammers even show up at your door or send rideshare drivers to collect money. Fraudsters are trained experts in putting their victims in distress. Resist the urge to act immediately, even if the story is very dramatic or you're scared for your loved one's safety. Act with your head, not your emotions.

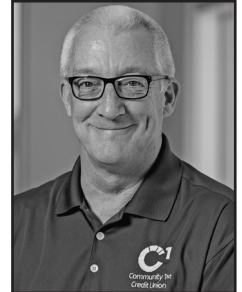
The Gift Card Scam: This scam starts with a call, text, email, or social media message. Scammers say almost anything to get you to buy gift cards (like Google Play, Apple, or Amazon cards) and hand over the card number/PIN codes. Here are some common examples:

- ▶ **Scammers say it's urgent.** They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Don't pay. It's a scam!
- ▶ **Scammers tell you which gift card to buy (and where).** They might say to put money on an eBay, Google Play, Target, or Apple gift card. They might send you to a specific store — often Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. It's a scam!
- ▶ **Scammers ask you for the gift card number and PIN.** The card number and PIN on the back of the card let the scammer get the money you loaded onto the card — even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam!

The Tech Support Scam: Tech support scammers want you to believe you have a serious problem with your computer, like a virus. It could be an email, a warning screen on your computer, or even a phone call telling you there is an issue with your computer. The fake tech representative may ask you to give them access to your computer and then they pretend to run a diagnostic test. They will say the problem or virus can be removed for a fee, hoping you will pay to fix a problem that doesn't exist. Often these scammers will ask you to pay by wiring money, putting money on a gift card, prepaid card, or cash reload card, or using cryptocurrency or a money transfer app because they know those types of payments can be hard to reverse.

How To Report the Scam? If you have fallen victim to a scam, please contact us at 866.360.5370 or stop by your local branch to speak with a C1st Representative. You can also report it to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

These instances are just a glimpse into the numerous ways fraudsters attempt to deceive consumers daily. We are here to assist you. Reach out to us today to discover how we can aid you in safeguarding yourself from fraud. Thank you for being a valued member!



**A Letter from the
President/CEO
Greg Hanshaw**



Greg Hanshaw, President/CEO

1st Time Home Buyers Assistance

Why is right now the perfect time to buy your first home? Because at C1st Credit Union, **first-time home buyers may qualify for up to \$5,000 toward their down payment with our assistance program!** That's right, up to \$5,000! 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. For details or to apply, visit us in-person or online at c1stcu.com.

Can we lend a hand on your 1st home?

Qualify for up to **\$5,000** toward your **down payment** with our **assistance program.***

Local, Helpful Team Mortgage Education Assistance Quick Processing

Ask us for details, we're here to help!

*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. \$5,000 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.

FLEX Home Equity Line of Credit

What's your home's next FLEX? At C1st, our FLEX Home Equity Line of Credit gives you an opportunity to lock in a fixed rate and make those home upgrades you have planned like building a new deck, patio, or remodeling your kitchen! With our FLEX HELOC, you have two opportunities to lock in your rate and choose from 5-, 10- or 15-year terms. Ask about our great rates or apply online at c1stcu.com/HELOC.

What's your home's **NEXT FLEX?**

Home Equity Line of Credit

Take Advantage of the Flexibility ...

- ✔ TWO opportunities to lock your rate
- ✔ Choose a portion or all of your balance for the fixed rate. Then enjoy a fixed payment each month for the portion you chose.
- ✔ Choose from terms of 5, 10, or 15 years

Ask about our great rates or apply online today!

Our FLEX HELOC gives you an opportunity to lock in a fixed rate and make all those home upgrades.

- New deck or patio
- Remodeled kitchen
- Home gym or spa

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.) During their draw period, the member has the option of choosing up to 2 fixed-rate lock requests at our disclosed fixed rate (in effect at that time) for a period of 5, 10 or 15 years. Limited-time offer. Property insurance required. Subject to credit approval and qualifications. Consult a tax advisor regarding the deductibility of interest.

Annual Error Resolution Notice

In case of errors or questions about your electronic transfers:

Please call us at **866.360.5370**, write us at **1100 Hutchinson 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.

ChargeUP: Credit Builder Program

What's holding you back from living your best life? If it's poor credit or no credit, Community 1st Credit Union has the solution for you! With our new ChargeUp Credit Builder Program, we make it possible for you to establish or rebuild your credit so you can achieve your dreams – whether it's owning a home, purchasing a vehicle, or something else. So, what do you say? Why not let Community 1st Credit Union help you ChargeUp your credit to new heights? This program offers a number of products/services tailored to fit your needs:

Short Term Personal Loans
Secured Credit Card

C1st Cash Loan
Financial Education

Learn More Online! c1stcu.com/CreditBuilder

To qualify for the ChargeUp program you must be a C1st member for at least 30 days, in good standing with C1st, and have been at the same job for at least 6 months. Other restrictions may apply. All extensions of credit are subject to approval and program qualifications.

ChargeUP

CREDIT BUILDER PROGRAM

Your financial well-being matters.

With our C1st **ChargeUp** program, we make it possible for you to establish your credit or rebuild credit so you can achieve your dreams – whether that means:

- Owning a home
- Purchasing a vehicle
- Or something else!

Let us help you ChargeUp your credit and get it where it needs to be!



Scan for more information!

Hike the Hill

Several C1st staff, along with credit union advocates from across the state, recently spent a day at Hike the Hill in the Iowa Capitol to connect with legislators and talk about impactful member stories and how financial cooperatives are improving the lives of Iowans!

Hike the Hill is an annual event held with the Iowa Credit Union League (ICUL) to advocate for credit unions and discuss political and legislative issues facing credit unions. Credit unions from across Iowa use this time to connect with legislators on ICUL priorities and make a difference in advancing the credit union movement. It's an excellent opportunity to educate on the unique structure of credit unions.



SCAM ALERT!

C1st is cautioning members to be aware of another phone number spoofing scam. We've received reports of a spoofing attempt where fraudsters, claiming to be from C1st, are calling members about fraudulent transactions on their debit card and asking for their card number and/or online banking information (UserID/password) to 'cancel' these transactions. If you receive a call from someone asking for personal information, hang up immediately and call C1st directly.



Stay safe! Please don't share your personal or bank account information with anyone. As a reminder, C1st will never request secure access codes, debit or credit card information, or your online UserID and password via phone or text message.

If you ever question the legitimacy of a call, hang up and call C1st directly at 866.360.5370. Don't redial the number from the incoming call. #CFraudBeforeItHappens

C1st Branch Locations

Albia: 1420 S. Clinton St.

Atlantic: 200 Maple 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.

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

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.



Annual Meeting Results

Community 1st Credit Union held its 87th Annual Meeting and Board of Directors election on Monday, January 22nd at the Corporate Center in Ottumwa. During the meeting, John Mayberry, Chief Financial Officer Bianca Myers, and Secretary Courtney Jones were all re-appointed to the Board of Directors for 2024 and elected to serve a three-year term. Nathan Caraway was also elected to serve a two-year term.

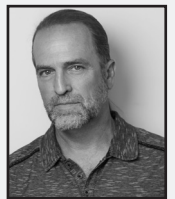


They are joined by the following other Board of Directors:

Chairman: Tim Elliott of Washington
D. David Boyer of Ottumwa

Vice Chairman: Jason Eubanks of Hedrick
Anne Leathers of Ollie

Sandra Wirfs of Ottumwa



C1st board members serve as non-paid volunteers and are responsible for directing the credit union in accordance with state and federal regulatory fiduciary responsibilities. They also ensure the financial needs and expectations of the credit union membership are being addressed and met. They are required to complete a variety of continuing education courses, attend regular monthly meetings, and serve on one or more committees.

John Mayberry: A member since 1982 and resides in Bloomfield, IA with his wife Carol. He is retired from John Deere Ottumwa Works where he was employed for over 30 years. John is currently employed at Great Area AEA as a delivery driver to the schools in Southeast Iowa. He is also a member of the Davis County Fair Board and Twin State Truck/Tractor Pullers Association.

Bianca Myers: Executive Dean, Advancement at Indian Hills Community College, and has been with the college for 18 years. She has a Ph.D. in Educational Leadership from Iowa State University. Bianca and her husband, Chris, have a 7-year-old son and live in Ottumwa, IA. Bianca has been a member of the C1st Board since 2018.

Courtney Jones: Director of Training and Development at ImpactLife (formerly Mississippi Valley Regional Blood Center). Courtney has a Masters in Health & Human Performance/ Exercise Science from Oklahoma State University. She has been a member of the C1st Board since 2018. She and her husband, Austin, reside in Ottumwa, IA and have two children. Courtney is a former President of the Ottumwa Noon Lions Club and remains very active in it.

Nathan Caraway: A self-employed business owner for over 3 decades. Nathan resides in Marion, IA and enjoys spending his free time volunteering on local boards and committees. He has been a member of C1st since 2012 and was nominated to the C1st Board in 2023 to fill a board vacancy. He has now been elected to serve a two-year term.

C1st Foundation Awards \$50,000 to Ottumwa's Legacy Fields Project

Community 1st Credit Union is thrilled to announce a partnership with Ottumwa's Legacy Foundation, resulting in a significant \$50,000 grant for the Legacy Fields Project. This generous contribution from Community 1st Credit Union's Impact Giving Fund underscores their commitment to Ottumwa's community betterment.



The Legacy Fields Project, led by Ottumwa's Legacy Foundation, aims to revitalize the Greater Ottumwa Park Central Addition with a state-of-the-art soccer complex. This project, with an investment of over three million dollars, is set to elevate recreation, bolster safety, and enhance the local riverfront landscape.

"One of the most important goals we have at C1st is to help people enjoy a secure future. The C1st Foundation supports causes close to our hearts – financial literacy, mental wellness/suicide prevention, and community betterment. We couldn't be more thrilled to support this project and continue to make our community better – Together IS Better!" expressed Greg Hanshaw, President and CEO at C1st.

This \$50,000 grant reflects a dedication to players and participants of this diverse sport. This financial support will play a pivotal role in the addition of the lights to the sports fields, elevating the facility. Kelly Genners, President of the Legacy Foundation, expressed excitement about the collaboration, saying, "Having C1st as a partner is truly thrilling. Their generous grant promises a visually transformative enhancement for the complex and the creation of pride and unity for Ottumwa."

The collaboration between Ottumwa's Legacy Foundation and C1st represents a shared vision of creating lasting benefits for Ottumwa residents of all ages and backgrounds and investing in supporting top-notch sports facilities for the Ottumwa community.