

The Connection

Letter From The President/CEO



Greg Hanshaw
 President & CEO

Thank you for choosing Community 1st Credit Union! You have made a smart and savvy choice to partner with us. Fall is here and before you know it, 2019 will be wrapped up. As usual, we've been very busy at C1st.

Most recently, we moved into the new Corporate Center at 1100 Hutchinson Ave. in northeast Ottumwa. The Corporate Center provides office space, conference rooms and training facilities for approximately 75 administration and support employees with growth capacity for an additional 25. The single story, unique-designed, curved structure features parking space for 130 vehicles and convenient accessibility to the four-lane, Ottumwa bypass. It allows us to consolidate multiple departments under one roof, creating significantly more efficiency and collaboration. Most of all, Ottumwa is our home and this project solidifies our

commitment to serve the community and surrounding areas.



New Corporate Center Located In Ottumwa

Last month, the Des Moines Register published The 2019 Iowa Top Workplaces, a list of best places to work in Iowa. I am thrilled to let you know C1st has been named to the list for the fourth year in a row. The employer honor is based on results of an employee feedback survey. We're honored to have been selected for the award, and I'm proud of our staff for being a strong and empowered team.

When we say 'people helping people' is what we're all about, we back it up – and come together to give back. The inaugural C1st Foundation grants totaling \$18,500 were awarded this summer to community projects in Centerville, Albia, Eddyville, Blakesburg, Cedar Rapids, Ottumwa, and Washington. We organized the foundation efforts in December, 2016 and after over two years of accumulating funds, the first check presentations were recently made. The non-profit awards included:

- ⇒ Albia Rotary Club -- \$2,500 for a restroom facility at the Albia Reservoir
- ⇒ Blakesburg PTO -- \$2,500 for a baseball field by the school playground
- ⇒ Centerville Police Reserves -- \$2,500 for taser and equipment funding
- ⇒ Eddyville PTO -- \$1,000 for a new playground at Eddyville Elementary
- ⇒ Iowa Food Bank -- \$2,500 for food safety equipment at their Ottumwa warehouse
- ⇒ Tanager Place LGBTQ Youth Center -- \$5,000 to aid in their after school and weekend programs
- ⇒ Washington Middle School -- \$2,500 to add appliances in a special education life skills classroom

The C1st Foundation supports causes close to our heart, such as education/financial literacy, mental wellness/suicide prevention, and community betterment. The project awards are made possible by grants from the C1st Credit Union Impact Giving Fund of the Greater Cedar Rapids Community Foundation.

Thank you for your loyal membership, trust, and continued support.

Greg Hanshaw, President/CEO

Checking Rewards!

C1ST CASH

Earn up to

3.00% APY*

on balances up to \$15,000,
+ refunds on ATM fees!

C1ST CASH BACK

Get up to

3.00% CASH BACK

on up to a total of \$300 in purchases**
+ refunds on ATM fees!

*APY: Annual Percentage Yield. 3.00% APY will be paid on the portion of daily balance of \$15,000 or less. APY is accurate as of the last dividend declaration date and subject to change without notice. **3.00% cash back up to a total of \$300 in PIN-based and signature-based debit card purchases that post and settle to the account during that cycle period. Maximum cash back of up to \$9.00 per qualification cycle. Must meet monthly qualifications to receive rewards. Limit one account per social security number. Subject to account approval. Contact an employee for complete details and more information about the qualifications, fees and terms that may apply.

Find A Business Checking Account That Works For You!

Our Business Checking Accounts include all of the extras. Each of our accounts offer:

- ▶ Online Banking with Check Images
- ▶ Business BillPayer
- ▶ Visa Debit Card
- ▶ Cashiers Checks
- ▶ eStatements
- ▶ Coin Processing²

Non-Profit Checking

A checking account for charitable non-profit organizations, featuring no account maintenance fees and up to 250 monthly items.

Corporate Checking

This account is designed for businesses with high transaction volume, up to 300 monthly items. It also offers competitive dividends.

Business Plus Checking

This option is designed for organizations that utilize Online Banking and eStatements, maintain a \$500 minimum daily balance and have fewer than 250 monthly items.

Small Business Checking

This basic, low-cost account is designed for businesses and organizations that utilize Online Banking and eStatements, and have fewer than 100 monthly items.

	Small Business Checking	Business Plus Checking	Corporate Checking	Non-Profit Checking
Minimum Balance To Open	\$50	\$50	\$50	\$50
Minimum Daily Balance	\$0	\$500	\$0	\$0
Monthly Service Charge	\$5	\$10	\$20	\$0
Requirements To Waive Service Charge	Online Banking AND eStatements	Minimum Daily Balance, Online Banking AND eStatements	N / A	N / A
Maximum Items Per Month ¹	100	250	300	250
Charge Per Item After Maximum Items Per Month	\$0.25 <i>(after the first 100 items/ month free)</i>	\$0.25 <i>(after the first 250 items/ month free)</i>	\$0.10 <i>(after the first 300 items/ month free)</i>	\$0.25 <i>(after the first 250 items/ month free)</i>
Earns Dividends	No	No	Yes	Yes

Together Is Better Awards

Community 1st Credit Union recently launched our Together is Better (T.I.B.) Program, which showcases two team members each quarter who have been nominated and selected for demonstrating excellence in living out the C1st brand: both internally with all their peers here at the credit union and to our members, as well as externally in the communities in which we serve.

Congratulations to Tom Schulte, Director of Mortgage for receiving the first ever Together Is Better Teamwork Award and Cheri Beeson, Personal Rep at Ottumwa-Richmond for receiving the first ever Together Is Better Member Service Award.



Tom Schulte



Cheri Beeson

A New Website Is Coming Soon!



Our website, c1stcu.com, is getting an upgrade soon - and we think you're going to like it.

- Modern design
- Smart navigation
- Improved mobile experience

Watch for our new website experience coming soon.

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 (Walmart): 1940 Venture Dr.

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

October 9, 2019 -- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa. Lunch at 11:15. Noon program by Peggy Fisher, United Way of Wapello Co. RSVP Director.

October 13-22, 2019 -- Collette Travel's Ireland Small Group tour. (Full)

October 30, 2019 -- Suspense thriller "Deathtrap" at Maples Repertory Theatre in Macon, MO. (\$78/person)
Includes catered lunch in Macon and morning, guided tour at historic Still Museum of Osteopathic Medicine in Kirksville.

November 13, 2019 -- MONTHLY LUNCHEON at Pizza Ranch in Ottumwa. Lunch at 11:15. Noon program by C1st President and CEO Greg Hanshaw. Greg will update on current C1st news and announcements. Open to all ClubGO members and guests. Door prizes!

November 25, 2019 -- RIVERSIDE CASINO (\$35/person)
Includes four and a half hours at the casino, Roberts' buffet lunch and \$10 free slot play.

December 7, 2019 -- ANNUAL CHRISTMAS BANQUET at Empire Lodge, 921 Church St. in Ottumwa (Tickets \$9/person)

February 9-15, 2020 -- GULF SHORES, ALABAMA WINTER GETAWAY in Orange Beach and Pensacola (\$1,600/person/double)
Four nights on the water at Orange Beach Doubletree by Hilton, National Naval Aviation Museum in Pensacola, wildlife boat tour Mobile-Tensaw Delta Swamp, leisure evening at The Wharf Orange Beach, Pensacola Lighthouse and Museum, and sunset dolphin cruise.

Contact Jeff Wilson for more information or to book a trip!
739 Pennsylvania Ave. · Ottumwa, IA · 866.360.5370 · jeffw@c1stcu.com · c1stcu.com/clubgo

Annual Meeting Notice & Board Of Directors Election

The 2020 Annual Meeting & Board of Directions Election of Community 1st Credit Union will be held Monday, January 27, 2020 at Hotel Ottumwa. The meeting will begin at 6:00 pm. The nominating committee has selected three candidates to fill three vacancies.



Anne Leathers: A long time, Indian Hills Community College accountant. Anne served as a member of the C1st Audit committee for 20 years. She and her husband, Scott have a grain and cattle operation near Ollie, IA. Anne was appointed to the C1st Board of Directors in August 2016.



Jason Eubanks: An Engineering Team Leader at John Deere. Jason has a B.S. and M.S. from Iowa State University in Agricultural Engineering. Jason has been a C1st member for almost 20 years and lives outside of Hedrick with wife Becky and kids (Sarah, Renae, and Henry). Jason is a previous C1st board member who feels passionate about coming back on the board to continue the mission of serving members.



Rex Stewart: A member since 1969 and is retired from John Deere Ottumwa Works. Currently, he farms and resides in Drakesville, IA with his wife, Elizabeth. Rex has served on the board since 1986 and is excited to be a part of the continued strength and growth of the credit union.

Members wishing to run for one of these seats must file an official petition for nomination, located at: c1stcu.com/petition and must be submitted to the Board Secretary by 5:00 pm on November 22, 2019.
Address: Nominating Committee, Community 1st Credit Union, 235 Richmond Ave., Ottumwa, IA 52501
Email: memberservice@c1stcu.com

The petition must be signed by 200 members of C1st. Nominations must also include qualifications, biographical data, and a certificate stating the nominee's agreement to nomination and willingness to serve if elected. Minimum qualifications for nominees include:

- A member or joint owner in good standing with C1st for at least 24 consecutive months
- At least 21 years old and an active user of Community 1st Credit Union services
- Able and willing to serve the membership by giving the time necessary to perform the duties of the board
- Ability to read and interpret financial statements
- Act in the best interest of the Community 1st Credit Union membership at all times

Nominations received after the closing date or incomplete nominations shall be disqualified by the Secretary. There will be no nominations from the floor. Election results will be announced at the annual meeting.

CLUBGO Gulf Shores, Alabama & Pensacola Getaway



February 9–15, 2020 . \$1,600 per person/double

- 4 nights on the water at Orange Beach DoubleTree by Hilton
- National Naval Aviation Museum in Pensacola
- Wildlife boat tour through Delta Swamp
- Leisure evening at The Wharf, Orange Beach
- Pensacola Lighthouse and Museum
- Sunset Dolphin Cruise
- Tour by Star Destinations, Carroll, IA

Looking for a winter trip to put on your 2020 calendar?? We're heading south by motor coach to the Gulf Coast for seven days and six nights. Every room features a private balcony and gulf views!

We'll journey to historic Mobile, founded in 1702 as the capital of colonial French Louisiana, for a guided city tour, then venture to USS Alabama Battleship Memorial Park to see the "Heroine of the Pacific" during World War II. Then be on the lookout for alligators, bald eagles, ospreys, herons and pelicans when we tour the swamps of the lower Mobile-Tensaw Delta.

The next morning we'll travel to Pensacola to tour the National Aviation Museum, home to more than 150 beautifully restored aircraft before lunch at the Aviation Museum's Cubi Bar Café. Across the street is the Pensacola Lighthouse and Museum with beautiful birds-eye views of the Gulf Coast. Enjoy an evening of leisure at The Wharf at Orange Beach. Dine on local seafood or casual southern flair, browse boutiques and one-of-a-kind shops, savor a nightcap or ride the Ferris wheel.

Our last full day on the coast features historic Fort Morgan, a free afternoon on the beach, a group dinner and a sunset dolphin cruise.

A \$500 deposit per person is required with reservation form by October 28. Final payments are due December 6. Travel protection insurance available. Stop in at the C1st Penn branch or call ClubGO coordinator Jeff Wilson at 641-683-6423 for details.



c1stcu.com

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

C1st Receives "Top Workplace" Award

Community 1st Credit Union received its fourth straight Des Moines Register "Top Workplace" award. The newspaper recognized 150 Iowa companies and organizations for the 2019 honor on September 15.

C1st was 23rd on the list of the Top 50 mid-sized-company employers. This employer honor is based on results of the employee feedback survey administered by WorkplaceDynamics, LLC.

For the fourth year in a row, we are delighted to be named a Top Workplace in Iowa. Being in the top half of the winners is an additional honor. The results of the survey truly show we have something special happening here.



\$5K for the Holidays

Need extra cash for the holiday season? Ask about our Holiday loans.

- Personal loans up to \$5,000
- Rates as low as 7.99% APR*
- Stop in to get preapproved or apply online today!

*APR: Annual Percentage Rate. Rates based on creditworthiness; your rate may differ. Rates subject to change without notice. Offer available through December 31, 2019. Terms and qualifications apply. Ask for more details.



Updated Call Center Hours & Interactive Teller Machine Updates

We've heard you! Based on member feedback, we will be converting all of our current InTouch Interactive Teller Machines (ITMs) into ATM only machines. This update will take place on November 1, 2019. Our Call Center (MRC) hours will also change effective November 1, 2019.

Updated Call Center hours:

Monday–Friday: 7:30am – 5:30pm

Saturday: 7:30am – 1:00pm

Borrow \$200–\$1,000 Hassle-free!

- No minimum credit score requirements
- Simple, online application
- More payback time than a Pay Day Loan

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.