

1ST EDITION

The Quarterly Newsletter for 1st Gateway Credit Union Members

► Winter 2022

Upcoming Holiday Hours

Martin Luther King Jr. Day- Mon., Jan. 17-Closed
 Presidents Day- Mon., Feb. 21st-Closed

Community Investments

United Way
 Camanche Athletic Boosters
 Whittier Playground Project
 Camanche Days
 PHS Junior Tackle Football
 Clinton County Ducks Unlimited
 Northeast Athletic Boosters
 Clinton 4th of July Festival
 Sleep In Heavenly Peace
 Clinton Rotary Club
 Camanche Fire Dept.
 Prince of Peace Athletic Boosters
 Symphony of Lights
 Make-A-Wish
 Clinton Showboat
 Putt for Pets
 Sterling Kiwanis Coats for Kids
 Boy Scouts of America
 DeWitt Fair
 Morrison Paint the Town
 Fulton Kiwanis Golf Sponsorship

2022 Cubs Trip

Keep your eyes out for information on our Chicago Cubs Bus Trip for the 2022 season. Details will be released soon!

2022 Annual Meeting

Join us in celebrating another great year!

It's time to get together to celebrate another great year here at 1st Gateway Credit Union. Join your fellow members/owners for the 2022 Annual Meeting on Saturday, March 5th at the Vista Grande in Clinton. Social hour begins at 5:00 p.m. and will be followed by dinner and our business meeting.

Tickets for the meeting will go on sale Monday, January 31st at any of our seven locations. Tickets are \$8.00 for members and \$16.00 for non-members.

Rate Highlights

Current as of 12/1/21

Savings	APY*
\$100 Average Daily Balance.....	0.10%
Share Draft Checking	APY*
\$500 Average Daily Balance.....	0.05%
Term Shares of Deposit	APY*
6 month	0.15%
12 month	0.35%
18 month	0.35%
24 month	0.40%
36 month	0.55%
48 month	0.60%
IRA	APY*
IRA Term Share	
12 month-\$1,000 Minimum.....	0.35%
IRA Share	
\$20 Minimum to Open.....	0.10%
Loans	APR**
New Vehicles	
36-60 months.....	2.25%
72 months.....	2.60%
Used Vehicles	
36-60 months.....	2.50%
72 months.....	2.80%

*Annual Percentage Yield. Rates subject to change. Visit website for details.
 **Annual Percentage Rate. APR is based on credit worthiness criteria.
 Rates, terms and conditions subject to change.

Need Extra Money for School?

Apply for a Scholarship

1st Gateway Scholarships

1st Gateway Credit Union will be awarding three \$1000 scholarships to high school seniors who are members of the credit union. To be eligible, candidates must meet the following criteria:

- Must be a member of 1st Gateway Credit Union
- Submit a copy of your high school transcripts with your application
- Submit a 300-500 word essay on the following topic:

The essay question for the 2022 1st Gateway Credit Union Scholarship is:

Credit unions are not-for-profit financial institutions whose purpose is to serve its members. How can 1st Gateway Credit Union better appeal to and serve our Gen Z Members?

Scholarship applications are available now at all seven of our locations. Applications can also be found on our website at www.1stgateway.org under the membership tab. Applications must be returned by February 11, 2022.

Warren A. Morrow Scholarship

The Warren A. Morrow Scholarship is in memory of the late CEO of Coopera. This scholarship, through The Iowa Credit Union Foundation, provides eight scholarships to seniors and post-high school students to further their educations. Essay questions are designed to encourage learning about the credit union movement and its mission.

The essay question for the 2022 Warren A. Morrow Memorial Scholarship is:

Since March 2020 when the COVID-19 pandemic hit, the US economy has been tremendously impacted. Describe how an emergency savings account is more crucial than ever and how someone might utilize their credit union to focus on saving. Consider sharing personal examples in this essay.

Applicants must have an account established in his or her own name and be a member in good standing at an Iowa credit union. The application deadline is Friday, February 4, 2022 at 5:00 pm. For more information, log onto www.iowacreditunionfoundation.org/impact.

1GCU adopts 35 local children

Camanche Sharing Tree

Every year, 1st Gateway Credit Union looks forward to the holiday season and the opportunity to help spread a little holiday cheer to the children in our local communities. This year, 1GCU was able to adopt 35 local children from the Camanche Sharing Tree, purchasing them gifts to open on Christmas morning. The credit union is also one of the several locations that displays a tree for the Sharing Tree, decorated with paper bears containing details on girls and boys in the community looking to be adopted for the holidays.

In conjunction with the Camanche Sharing Tree, the credit union also supports the Prophetstown Lyon's Club, Toys for Tots in Morrison & Sterling, Camanche's Park Vista Retirement Living 12 Days of Christmas and the Scott For Tot's toy drive in Clinton and Camanche as donation sites.

A sincere thank you goes out to all of our members that helped to support these charities that are so important to the credit union. Without you, we would not be able to do what we do! Thank you for helping us carry out the credit union mission of People Helping People. You truly are the best members we could ask for.



2021 Credit Union Day

Prize Winners

Fire HD 8 Tablet - Carrie Woodford
 Yeti Rambler 20 oz - Sarah Wiersema
 Yeti Rambler 20 oz - Rick Velazquez
 22" Fire Pit Bowl - Beth Zuidema
 Collapsible Wagon - Steve Osborn
 Bluetooth Speaker - Jack Childers
 Armor All Car Kit - Dan Rus
 Echo Dot - Deb Frieden
 Air Fryer - Marna McCrary
 32" Roku TV - Jacquie Barney
 Keurig Coffee Maker - Tim Null
 Weber Go-Anywhere Grill - Onie Butt
 Cold Brew Coffee Maker - Mark Richmond
 Zero Gravity Chair Set - Jessie Blanchard
 Brumate Hopsulator Trio - Chelsie VanDyke
 Tycoga Wine Bottle - Linda McGlynn
 Manny's Too Gift Card - Shelly Keegan
 Steam Anchor Gift Card - Richard Shear
 Envy Boutique Gift Card - Ann Ford
 Blooms-A-Latte Gift Card - Skyler Snodgrass
 Arthur's Deli Gift Card - Carl Banda
 Don Pedro's Gift Card - Jasmine Flores
 Isle of Rhodes Gift Card - Korey Zigler
 Double G Saloon Gift Card - Ben Witt
 Casey's Gas Gift Card - John Loyd
 Smilee's Gift Card - Lorraine Mickelson
 Hall of Fame Gift Card - Darla Collum
 Brent's Firehouse Coffee Gift Card - Jaide Kueter
 Brent's Firehouse Coffee Gift Card - Don Horst
 DeAnna's Java Gift Card - Valerie Schaefer
 Kwik Star Gift Card - Sharon Sharp
 Imperial Lanes Gift Card - Stacy Evers
 Visa Gift Card - Jamie Moyer
 Visa Gift Card - Hank Lehmkuhl
 Visa Gift Card - Slade Padia
 Visa Gift Card - Marty Savochka



Quarterly Statistics

	November 2021	November 2020
Total Assets	\$176,322,275	\$174,222,818
Total Loans	\$116,442,288	\$123,379,705
Total Deposits	\$150,108,424	\$146,853,919
Total Reserves	\$20,324,870	\$19,265,743



Top Financial Resolutions for 2022

The start of a new year is a good time to take stock of your finances and pledge to do better. Here are some of America's top money related resolutions for 2022, as provided by Principal Financial Services.

1. Save more money each month
2. Reduce spending each month
3. Pay off credit card debt
4. Build an emergency fund
5. Save more for retirement

If you share any of these goals or need help getting your finances in order in 2022, please visit any of our branches as we are here to help!

How to Protect Yourself Safe Mobile Banking

Using a smartphone, tablet or other mobile device to manage your finances can be convenient and help you monitor your money from practically anywhere. At the same time, it's important to take steps to protect your account information.

Be proactive in securing the mobile device itself:

- Create a strong password and periodically change it.
- Use an unusual combination of upper and lower case letters, numbers and symbols.

Be careful where and how you conduct transactions:

- Don't use an unsecured Wi-Fi network as those are not necessarily secure.
- Don't send account numbers or other valuable information through e-mails or text messages.

Take additional precautions in case your device is lost or stolen:

- Check with your wireless provider to find out about features to turn off access to your device.
- Contact 1st Gateway Credit Union to let us know about the loss or theft of your device so we are able to monitor your account closely.

Research any application (app) before downloading it:

- Make sure that you are downloading the 1st Gateway Credit Union app from either the App Store (iPhone) or Google Play Store (Android).

Be on guard against unsolicited e-mails:

- Messages containing some sort of urgent request (such as a warning that you need to "verify" your account or other personal information) or an amazing offer - one that is too good to be true.

Holiday Skip-A-Payment

Did you know that we now offer Skip-A-Payment all year round? Use this coupon any time during the year to sign up for our Skip-A-Payment on any of your qualifying 1st Gateway Credit Union loan(s)*. There is a one-time \$25 fee per loan, with a portion of this fee going to the Children's Miracle Network!

*Must be a member in good standing to qualify for skip-a-payment. First Mortgages are not eligible for this service.



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Camanche
 563-243-4121

DeWitt
 563-659-5963

Morrison
 815-772-2200

Clinton
 563-243-0524

Fulton
 815-589-9053

Prophetstown
 815-537-2620

Sterling
 815-564-0367

www.1stgateway.org

Federally Insured by NCUA

