

A Newsletter for Shareholders of 1ST Gateway Credit Union

Who wouldn't love an Early Payday??

**SEPTEMBER 2011: COMING TO A 1ST GATEWAY BRANCH
NEAR YOU.... EARLY PAY CHECKING!!!**

Imagine what you would do with an early paycheck! The options are unlimited! Shopping with friends and taking advantage of a "One Day" sale. Getting a great "Limited Time" deal on your next vacation! Or just having the peace of mind that your check is already in your account TWO DAYS BEFORE SCHEDULE!

WHAT'S IN IT FOR YOU?

You'll get your paycheck up to **2 days early!*** Many companies and government agencies send funds electronically before the "official" payday.

Access to your funds immediately. Most financial institutions will hold your money, but not 1ST Gateway. If you have direct deposit with us and we receive your pay early, we'll make it available to YOU!

Get notified when your paycheck is deposited. Sign up for **eLerts** !! When your direct deposit is made, we'll send you an **email or text notification**. You'll get peace of mind knowing exactly when the deposit was made.



It's easy to set up your direct deposit with 1ST Gateway. Just contact your payroll department, here is the information you will need to know.

1ST Gateway Credit Union
Highway 67 North P.O.
Box 110 Camanche, IA
52730 563-243-4121

Bank routing/transit #: 273973320
Your checking account number (found on your checks)
or your savings account number

*Must have direct deposit of payroll into a 1st Gateway checking account to qualify. Early Payday Checking offers immediate credit of your direct deposit of net pay to your 1st Gateway Checking account up to two (2) days early based upon when we receive your payroll from your employer or government. 1st Gateway cannot assume any liability for not depositing these funds to your account early.

Make Sure You're On The Nice List!

To avoid being on Santa's naughty list make sure you are planning ahead and open a Christmas Club account with 1ST Gateway. This account will help you start saving for the holidays ahead of schedule. If you already have an account your balance and interest will roll into your share draft account on November 1ST. All deposits received after November 1ST will be part of the 2012 Christmas Club. Happy Saving and Happy Shopping to all!



Back Pack Buddies Program Great Success!

Believe it or not summer has already passed us by! Kids are wearing backpacks and climbing into yellow buses. At 1ST Gateway we wanted to fill up backpacks for kids in need of school supplies. From June 20th through July 28th all four of the 1ST Gateway Credit Union locations partnered with Community Action of Eastern Iowa to collect school supplies for local students. The supply fundraiser was a great success and allowed Credit Union members and community members to get involved in a great cause. The supplies were handed out to children in our community on August 10th and 11th.



In Photo: left to right Courtney Kramer, Ryan Kramer and Megan Kramer in the Camanche collection box.

Student Finance 101

1ST Gateway Credit Union believes school time is a great opportunity to sharpen your budgeting skills and stay on course with your financial goals. Everyone can benefit from these helpful hints!

- **Make a List and Budget** Make a list of everything you truly need to buy and do a quick review of what you already own before hitting the stores. Determine how much you can spend. If you need help budgeting use our handy *online calculator and payment calender* to stay organized. Find these tools when you log into Virtual Branch at www.1stgateway.org!
- **Shop Smart** If you have a credit card through 1ST Gateway, take advantage of our *reward programs*. This will allow you to get rebates on purchases or other valuable benefits. Learn more at www.atiracredit.com/?client=1stgateway.
- **Keep Your Focus on Finances** Take advantage of the 1ST Gateways electronic services at www.1stgateway.org. *Mobile Money, eStatements and Virtual Branch* allows you 24/7 access to all your financial information. How sweet is that!
- **Make Saving Money Fun** Staying on a budget can be easier if you and your friends can plan activities that are budget-friendly. Stay on budget, even when you are at the mall shopping with your friends, by having instant access to your 1ST Gateway accounts on your phone with *Mobile Money*.
- **Avoid Needless ATM Fees** 1ST Gateway is affiliated with the SHAZAM ATM networks and we give you surcharge-free access. For more information on the FREE ATM locations near you visit www.public.shazam.net.



Quarterly Statistics

	July 2011	July 2010
Total Assets	\$77,910,232	\$72,419,841
Total Loans	\$64,193,039	\$57,437,468
Total Deposits	\$68,361,070	\$63,059,241
Total Reserves	\$ 7,474,542	\$ 6,599,309

It's All At Your Finger Tips



MyMoney! Millions of people love staying connected to family, friends, and acquaintances on Facebook. Now you can connect to your finances too with the **MyMoney** app. It's free and easy! **MyMoney** lets you access your accounts from 1ST Gateway without leaving Facebook.

MyMoney will let you:

- Quickly access your accounts without leaving Facebook!
- Check your account history and transfer money between your 1ST Gateway checking and Savings accounts.
- Manage your finances right from your Facebook profile simply and securely!

Mobile Money is the ultimate on-demand service. With it you can now monitor your accounts using your mobile phone, you can send a simple text message to:

- View account balances
- View transaction history

If you do have Internet access from your phone, it gets even better. You can log on to:

- View account balances
- View transaction history
- Transfer funds between accounts
- Even pay your bills!

Mobile Money is available to anyone currently enrolled for our Virtual Branch service. To enroll, logon to Virtual Branch and select self service tab then **Mobile Money** to SIGN UP.

Upcoming Dates to Remember

Monday, September 5th

Closed for Labor Day

Thursday, October 20th

International Credit Union Day

(Free lunch at all branches)

Friday, November 11th

Closed for Veteran's Day

Thursday, November 24th

Closed for Thanksgiving

Saturday, December 24th

Close for Christmas Eve

Monday, December 26th

Closed in observation of Christmas

Saturday, December 31st

Closed for New Years Eve

Monday, January 2nd

Closed in observation of New Years

Training Day

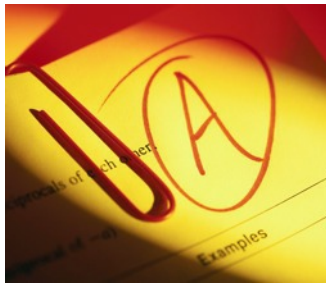
1ST Gateway will be closed for all staff training on Veteran's Day, Friday, November 11th. We apologize for any inconvenience this may cause you. We appreciate the opportunity to provide a worthwhile day of training to our staff, allowing us to better serve you!

Credit Unions Build a Better World

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20th, 2011, join credit union members around the globe in celebrating International Credit Union Day[®] and experience the credit union difference. Visit any of our four 1ST Gateway locations on October 20th and celebrate with your fellow member owners! Free lunch will be served at all locations from 11am-2pm on the 20th. We hope to see everyone there!

1ST Gateway Gets an “A” in Member Satisfaction Survey

1ST Gateway Credit Union received an “A” with a score of 97 percent based on Callahan & Associates Return of the Member (ROM) Index for the 1st quarter of 2011. 1ST Gateway was ranked 23rd out of 829 credit unions in the United States with assets between \$50 and \$100 million.



Callahan & Associates, a data research firm out of Washington, D.C., developed the Return of the Member (ROM) Index to serve as a holistic way for credit unions to measure the value they return to their members as ROM focuses on more than just financial returns and utilized services; The ROM Index measures how well a credit union is serving its members based on 10 member service metrics. According to Callahan & Associates, a credit unions ability to deliver member value is potentially the most significant competitive advantage a credit union can have in the financial services marketplace. Pat Drennen, CEO, commented, “The high rating is a tribute to all of the hard work the entire staff has put in towards improving service delivery and the number of products our member use on a regular basis; our Board of Directors have given us the resources and the directive to find ways to move members from being not just satisfied, but actually loyal members and scoring in the 97th percentile supports our belief that we are on the right track.”

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Fee Schedule Effective October 1st, 2011

Accounts below \$25 minimum (per month)	\$ 1.50
Accounts closed w/in 6 months	\$ 25.00
Account Security Fee (monthly for share draft only)	\$ 1.50
ACH revoke	\$ 26.00
Atira-prepaid visa gift card	\$ 2.00
ATM/Debit dispute fee	\$ 10.70
ATM w/d (free at our ATM's, or 5 free elsewhere)	\$.75
Automatic transfer to share draft acct.	\$ 2.50
Checks	varies with style
Copy of Share Draft (free w/draft imaging)	\$ 3.21
Coupon Books for variable rate loans	\$ 5.00
Credit Union checks for bill paying	\$ 3.21
Debit Card hot card fee	\$ 15.00
Deposited checks returned NSF or stop pay	\$ 5.00
Garnishment/Levy fee (per occurrence)	\$ 20.00
Lamination fee (business card size)	\$ 1.00
Lamination fee (8.5x11)	\$ 4.00
Money orders	\$ 1.00
Non-sufficient funds fee	\$ 26.00
Outgoing wire transfer	\$ 15.00
Printouts of statements (1 free per week)	\$ 3.21
Starter checks (set of 4)	\$ 1.25
Stop payment	\$ 26.00
Undeliverable statement fee (per occurrence)	\$ 5.00
MasterCard payments made at CU	\$ 2.00

Notice of Funds Availability Change. Due to changes to Federal Regulation CC, effective 7/21/11, in the event we may place a hold on your check deposit, the first \$200.00 of your deposit will be immediately available for your use. This is an increase from the current \$100.00.

FOUR CONVENIENT LOCATIONS

CAMANCHE

Highway 67 North
P.O. Box 110
Camanche, IA 52730
Ph # 563-243-4121

Lobby Hours:

M-F 8:00am - 5:30pm
Sat. 8:00am - Noon

Drive-Up Hours:

M-F 7:30am - 5:30pm
Sat. 7:30am - Noon

CLINTON

1504 N. 2nd St.
Clinton, IA 52732
Ph # 563-243-0524

Lobby Hours:

M-F 8:00am - 5:30pm
Sat. 8:00am - Noon

Drive-Up Hours:

M-F 7:30am - 5:30pm
Sat. 7:30am - Noon

DEWITT

1703 11th St.
DeWitt, IA 52742
Ph # 563-659-5963

Lobby Hours:

M-F 8:00am - 5:00pm
Sat. 9:00am - Noon

Drive-Up Hours:

M-Th 8:00am - 5:00pm
Fri. 8:00am - 6:00pm
Sat. 9:00am - Noon

FULTON

415 10th Ave.
Fulton, IL 61252
Ph # 815-589-9053

Lobby Hours:

M-F 8:30am - 5:30pm
Sat. 9:00am - Noon

Drive-Up Hours:

M-F 8:30am - 5:30pm
Sat. 8:30 - Noon