Upcoming Holiday Hours
Martin Luther King Jr. Day: Mon., Jan. 15 - Closed
Presidents Day: Mon., Feb. 19 - Closed

Community Investments
Camanche Sharing Tree
Camanche High School Fine Arts
River Bend Education Foundation
Children’s Therapy Center
Morrison Toys for Tots
Fulton Chamber of Commerce
Symphony of Lights
Clinton Symphony Orchestra
United Way of Clinton County
Whiteside County United Way
Department of Parks and Rec
Morrison Lions Foundation

Annual Meeting
Join us in celebrating another great year

Stop On In!
Sterling Branch Is Now Open
We are proud to announce that our Sterling location is now open for business. Our latest full service branch is located at 2536 E. Lincolnway in Sterling, IL. Hours of operation are 8:00AM-5:30PM with the drive-up open at 7:30AM Monday through Friday and on Saturdays from 8AM-Noon with the drive-up opening at 7:30 AM.
Keep an eye out for an announcement of a Grand Opening celebration and open house coming soon.

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 200-400 word essay on the following topic: "If you were to create a financial literacy class, what would it cover and why would that be important?"
Scholarship applications are available now at all 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 16, 2018.

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 six 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 2018 Warren A. Morrow Memorial Scholarship is: Credit Unions are not-for-profit financial institutions that utilize the cooperative model. The "people helping people" philosophy is the guiding principle to serve their members’ financial needs. Please explain what a cooperative is and why the "people helping people" philosophy is important. How does your membership in a credit union support your financial future?
Applicants must have an account established in his or her own name and be a member in good standing at an Iowa credit union. For more information, including deadlines, log onto www.iowacreditunionfoundation.org.

Cubs Bus Trips
Tickets on Sale January 22nd
1GCU will be hosting two Cubs bus trips this upcoming season. The first trip will be held on Sunday, April 8th at Miller Park in Milwaukee, WI, as the Cubs travel to take on the Brewers. Game time is set for 11:00PM. Tickets for this trip are $35 each. The second trip will be held on Friday, August 10th in Chicago at Wrigley field when the Cubs face the Washington Nationals. First pitch is set for 12:00PM and tickets are $125 each. Tickets for both events will go on sale Monday, January 22nd. To reserve your tickets, please contact our Camanche branch at 563-243-4121. Limit to 4 tickets per person. Must be a member of 1GCU to purchase.

2017 International Credit Union Day
Prize Winners
Fire Stick TV - Kerry Leahy
32” Roku Smart LED TV - Sue Yaddoff
Air Fryer - Sheila Stickell
RTIC Tumbler - Mary Emmet
Cornhole Bean Bag Toss - Britney Meets
Bluetooth Headphones - Bill Goldsmith
Kindle Fire 9” - Marjorie Baker
Amazon Echo Dot - Jodie Zastrow
Fitbit Blaze - Rhonda Meyermann
Google Home - Richard Schroeder
Flip 4 Bluetooth Speaker - Lou Rose
Coleman Oversized Quad Chair - Karen Kuehl
Deana’s Java Station Gift Card - Carol Simpson
392 Cafe Gift Card - Joe Hill
Homer’s Deli and Sweetheart Bakery Gift Card - Hank Lehmkuhl
Board Nominations
Now Accepting Candidates to Fill Upcoming Vacancies

1st Gateway Credit Union is now accepting nominations for the Board of Directors. The terms of three members of the Board of Directors will expire at the Annual Board Meeting on March 3, 2018. Board positions are volunteer, terms are for three years, and are staggered among the nine board positions. Responsibilities include attending a monthly board meeting, in addition to several other functions throughout the year.

Candidates must be at least 18 years of age and be a member in good standing. If you are interested in running for a position, please submit your letter of interest in writing along with a brief biography and deliver the information to any 1st Gateway Credit Union branch by Friday, January 26, 2018.

Quarterly Statistics

<table>
<thead>
<tr>
<th>November 2016</th>
<th>November 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>$130,920,168</td>
</tr>
<tr>
<td>Total Loans</td>
<td>$112,339,758</td>
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<tr>
<td>Total Deposits</td>
<td>$106,268,254</td>
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<tr>
<td>Total Reserves</td>
<td>$14,378,314</td>
</tr>
</tbody>
</table>

Did You Know?
Get Your Tax Refund Faster

When you file an accurate paper tax return, your refund should be issued in six to eight weeks after the IRS receives your return, or 3-4 weeks when you e-file. But even better, when you choose to direct deposit your refund, you’ll receive it sooner than either of those options!

To have your refund direct deposited, include your routing number on your return: 273973260. If you are depositing to “savings”, fill in your 1st Gateway Credit Union savings account number without a suffix. If you are depositing to “checking”, make sure you use the 10-14 digit number found on the bottom center of your 1st Gateway Credit Union checks.

My Credit Report
Just how important is it?

The information on your credit report helps determine your credit score. Having a good credit score can be a deciding factor in whether potential employers, landlords, and service providers want to work with you. It can determine whether they approve your application, and how much interest you may be charged. Having negative information on your credit report could potentially cost you thousands of dollars per year. Checking your credit report can also help prevent identity theft, and ensure all personal and financial information are accurately recorded.

Get a free copy of your credit report each year at annualcreditreport.com.

Holiday Skip-A-Payment

Use this coupon to sign up for our Skip-A-Payment special! Skip-A-Payment during January or February 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!

Yes! I would like to Skip-A-Payment in: (choose one)

☐ January 2018   ☐ February 2018

Account Number: ____________________________

Account Holder Name: ____________________________

Address: ____________________________ City: ____________________________ State: ____________________________ ZIP: ____________________________

Loan(s) you would like to skip:

☐ I understand that this coupon may be used on multiple loans. If you make your loan payment by Payroll Deduction or Direct Deposit, your payment will be deposited into your Share Savings Account. Auto Debit from another financial institution requires 7 days advance notice in order to stop the loan payment from being withdrawn. Must have made at least 6 monthly payments to be eligible.

☐ Enclosed is a check for $25
☐ Debit my 1st Gateway CU Checking Account $25 per loan
☐ Debit my 1st Gateway CU Share Account $25 per loan

We are unable to debit your account at another financial institution

* All borrowers must sign form in order for it to be processed. Form must be received by 1st Gateway CU at least 7 business days prior to your ACH being pulled.

Borrower Signature: ____________________________ Date: ____________________________

Co-Borrower Signature: ____________________________ Date: ____________________________

By signing above, I authorize 1st Gateway to amend the terms of your original agreement and extend the final loan payment beyond its original maturity for each month I skip. I also understand that I will be required to make the payment(s) skipped prior to my final loan payoff and the interest will continue to accrue at the contract rate, including the month I have chosen to skip. This payment deferral will result in an extension of the maturity date and will increase the APR and Finance Charges disclosed on the original promissory note. I am aware that by skipping payment(s) the benefit from disability/life insurance, GAP policies, and or payment protection may be reduced by the amount of the payment skipped. Complete and mail this form to any 1st Gateway office or mail to: 1st Gateway Credit Union PO Box 110, Camanche, IA 52730.

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

1st Gateway Credit Union
P.O. Box 110
Camanche, IA 52730-0110

Camanche 563-243-4121
DeWitt 563-595-5953
Fulton 815-589-9053
Morrison 815-772-2200
Sterling 815-564-0367

www.1stgateway.org

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