Upcoming Holiday Hours
Veterans Day-Mon., Nov. 11 - Closed
Thanksgiving-Thurs., Nov. 28 - Closed
Christmas Eve-Tue., Dec. 24 - Close at 12:30 PM
Christmas Day-Wed., Dec. 25 - Closed
New Years Eve - Tues., Dec. 31 - Close at 12:30 PM
New Years Day- Wed, Jan. 1 - Closed

Be On the Lookout!
Catch the 1GCU Crew at these upcoming events!
International Credit Union Day - Thurs. Oct. 17
Clinton Mardi Gras Parade
Salvation Army Bell Ringers
DeWitt Hometown Christmas

1GCU Sponsorships
Northeast Boosters
Reithaven Care and Rehab
DeWitt Hospital Foundation
CHS Athletic Booster Club
National Child Safety Council
Winning Wheels
Sauk Valley Chamber of Commerce
Riverbend Junior Football
Camanche Booster Club
Iowa Children’s Hospital
Prophetstown Park District
Clinton Leos Club
Purdue For Profs-Humane Society
DeWitt Police Department
Clinton County Historical Society
Clinton MS Support Group
Iowa City Council
Iowa Fellowship of Christian Athletes

1st Gateway Scholarships
Keep an eye out for more information coming this fall!

1st Gateway Makes Forbes List
Named one of the best CUs in America

In the Forbes annual “Best-In-State Credit Unions” rankings, 1st Gateway Credit Union was one of just three credit unions in Iowa to achieve this status for the second year in a row. Of more than 5,000 credit unions in the country, 1st Gateway was one of only 182 recipients of this “Best-In-State” recognition.

The market research firm, Statista, partnered with Forbes to survey more than 25,000 people in the United States about banking relationships. The surveys were administered to participants in every state in a series of online panels measuring customer satisfaction, level of trust, terms and conditions, branch services, quality of digital services and financial advice.

1st Gateway CEO, Pat Drennen said, “It means a great deal to know this award was based on the feedback of our members, who are the people we strive to serve each and every day.” He added, “Securing the trust and confidence of our members is a never-ending goal of ours and this recognition is a testament to the culture we have created at the credit union of always putting our members first.”

For a full listing of credit unions that made the list, visit https://www.forbes.com/best-in-state-credit-unions/

Local Service. Global Reach.
Celebrate International Credit Union Day!

On Thursday, October 17, 2019, 1st Gateway Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union Day. Join us in celebration at any of our branches where we will be offering a free lunch from 11am-2pm.

There are 200+ million credit union members - more than 100 million in the U.S. alone - and 1st Gateway Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who have wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people’s first taste of democracy is through their credit union, where “one member, one vote” is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans - it is literally people helping people. This is why 1st Gateway Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

The public is welcome to stop by any of our seven branches to celebrate with 1st Gateway Credit Union a movement that concerns itself with the financial success of all people.

Join us at any of our branches on Oct. 17th to celebrate ICU Day. We will be offering a free lunch from 11am-2pm at all seven of our branches. Please join us for food, fun, and your chance to win one of several prizes.

Thank You
For voting us River Cities Best Credit Union for the fifth year running!

This August, 1st Gateway Credit Union was voted as being the #1 Credit Union in the River Cities Area. This is the fifth consecutive year that the institution has been awarded this honor.

The River Cities Choice Awards, hosted by the Clinton Herald, highlights area businesses that are selected as top institutions as voted on by the general public.

1st Gateway is proud to be a recipient of this honor and is looking forward to continuing to provide the River Cities area with a financial institution that is financially secure, service-oriented and embraces the credit union philosophy of “People Helping People”.

Rate Highlights
Current as of 9/6/19

Savings
$100 Average Daily Balance . . . . 0.30%
$500 Average Daily Balance . . . . 0.20%
1st Rate Checking
$500 Average Daily Balance . . . . 2.00***
Term Shares of Deposit
6 months . . . . . . . . . . . . . . . . . . . . . . . . . . 1.00%
12 month . . . . . . . . . . . . . . . . . . . . . . . . 1.30%
18 month . . . . . . . . . . . . . . . . . . . . . . . . 1.60%
24 month . . . . . . . . . . . . . . . . . . . . . . . . 1.80%
36 month . . . . . . . . . . . . . . . . . . . . . . . . 2.50%
48 month . . . . . . . . . . . . . . . . . . . . . . . . 2.85%
IRA
IRA Term Share
12 month-$1,000 Minimum . . . . . . . . 1.30%
IRA Share
Minimum Minimum to Open . . . . . . . . 0.30%
Loans
APR**
New Vehicles
36 months . . . . . . . . . . . . . . . . . . . . . . . . . . 3.99%
60 months . . . . . . . . . . . . . . . . . . . . . . . . . 4.09%
Used Vehicles
39-65 months . . . . . . . . . . . . . . . . . . . . . . 4.64%
72 months . . . . . . . . . . . . . . . . . . . . . . . . 4.94%

* Annual Percentage Rate. Rates subject to change. Visit website for details.
** Annual Percentage Rate. APR is based on creditworthiness criteria. Rates, terms and conditions subject to change. For more information contact 1GCU.

River Cities Choice 2019 Awards
Home Inspection

5 Reasons to have one before you buy
The journey to homeownership is intense. The search, the offer, the negotiations and the paperwork. It might be tempting to skip one of the most important aspects of the home buying process, a home inspection. However, a buyer’s agent can never completely replace a buyer, not if the buyer feels like one extra expense you don’t need if you’re thinking of buying a home, a home inspection is the one way to really ensure everything in the house is functioning.

Here are five reasons to invest in a home inspection:

1. As you stroll through a house as a buyer, you are probably focusing on the cosmetic things like paint, how your furniture will fit, layout, and general aesthetics. But a home inspector can bring a light to safety hazards, poor structural designs, water leaks and energy inefficiencies. An inspector will crawl into the nooks and crannies of the house, shine a flashlight in every corner and give you a detailed report to uncover needed repairs.

2. Buyers can save money by asking the seller to handle the repairs, or the seller may opt to drop the cost of the house so you can handle repairs in the future. The home inspection provides another opportunity for negotiation, and it could save you thousands of dollars if something major is discovered.

3. A home inspection report can help buyers plan for costs and repairs down the road. It will give you insights into how much a furnace or air conditioning unit will last, the anticipated life of a certain type of roof, and clues to where you might need to replumb a home or upgrade a patio deck. The repairs might not be needed within the first year of ownership, but over the next few years they will help you save and be ready for the expense in the future.

4. The home inspection is also a moment where the buyer can walk away from the property if they deem it no longer desirable based on the report. It’s important to note that the seller is not required to do any repairs and can stick to the sales price, so if the buyer discovers concerns—minor or major—they can terminate the sale.

5. Finally, a detailed report by a licensed home inspector can give you confidence in your home purchase investment. Having a home is a huge expense and you want to know you are making the right choice. Why not capture every insight as you make your decision? A home inspection helps you avoid surprises and understand the details about the integrity of the home.

A good home inspection will help you understand exactly what you are about the acquire, so picking a quality inspector and paying a few hundred dollars is worth the effort.

Want more time?

Simplify with Online Banking
These days we jump online for many everyday tasks to save time. From shopping to checking in for a flight, to simply turning to Google for a quick inquiry.

Time spent on simple banking tasks adds up. Statistics show that 62% of Americans use online banking as their primary way of banking. So, if you haven’t given online banking a try, perhaps its time to dive in. Let’s start with the basics.

24-Hour Access. Online banking is a 24-hour service so you are no longer tied to a branch’s hours or physical location. No travel or wait time, thus giving you more time to do what you want.

Instant Access to All Accounts. Instead of relying on a monthly paper statement, online banking provides you with instant access and visibility to all account balances and activity in almost real time.

Easy Bill Payment. If you leverage an online bill service, such as Bill Pay, you can cut out the steps of writing checks, stuffing envelopes and buying stamps. It takes a little time to set up but once you’ve dropped in your payee information, account numbers and addresses, you’re ready to go.

Mobile Deposit. While most Americans utilize direct deposit for employment checks, occasionally there is still the need to deposit a physical check. With the 1stGateway mobile app, you can simply snap a picture of your check with your smartphone and deposit it virtually anywhere. No need to drive to the bank or post office.

Online banking can be done from anywhere with an internet connection. If you want to learn more about online banking, visit our site on mobile banking at www.1stgateway.org/mobile.html. If you’re new to online banking, you can start with just a few time-saving tasks and work your way into conducting all transactions online. Just think of the time you’ll save!