Upcoming Holiday Hours
Martin Luther King Jr. Day: Mon., Jan. 20-Closed
Presidents Day: Mon., Feb. 17-Closed

Community Investments
Camanche Sharing Tree
Scott For Tots
Riverbend Education Foundation
Symphony of Lights
Enie-Prophehtown Athletic Boosters
L'Arche Clinton
United Way
Victory Center Rescue Mission
DeWitt's Hometown Christmas
Illinois Lions Candy Day
March Goals: March
Camanche Wrestling Club
Prince of Peace Schools
Kiwanis Foundation Coats
National Credit Union Foundation
CCC B-ry Scary
Christmas in Camanche
Marketers of DeWitt
Fulton Historical Society
United Way Money Course
Prophehtown Main Street

2020 Cubs Trip
Keep your eyes out for information on our Chicago Cubs Bus Trip for the 2020 season. Details will be released soon!

2020 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 2020 Annual Meeting on Saturday, March 7th 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 27th at any of our seven locations. Tickets are $8.00 for members and $16.00 for non-members.

Rate Highlights
Current as of 12/1/19
Savings
$1,000 Average Daily Balance APY* 0.30%
Share Draft Checking APY* 0.50%
$500 Average Daily Balance 2.20%
Term Shares of Deposit APY* 1.25%
6 month 1.25%
12 month 1.40%
18 month 1.60%
24 month 1.75%
36 month 2.00%
48 month 2.10%
IRA APY*
IRA Term Share 12 month $1,000 Minimum, .50%
IRA Share $200 Minimum to Open 0.30%
Lender APY**
New Vehicles
36 months 3.46%
60 months 4.36%
Used Vehicles
36-60 months 4.94%
72+ months 4.94%

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:
  “What does your financial plan/budget look like as you are preparing for college? How do you plan to manage your college debt post-graduation?”
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 15, 2019.

Warren A. Morrow Scholarship
The Warren A. Morrow Scholarship is in memory of the late CEO of Cooper's. 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 2020 Warren A. Morrow Memorial Scholarship is:
Credit Unions are financial cooperatives that are operated from the philosophy of “people helping people.” Service to members and the community is an integral part of the credit union difference. Share how your credit union demonstrated the people helping people philosophy in action. Also, share an experience of when you contributed your time and/or talents in the community and what you learned from that experience.
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.iowacreunionfoundation.org/impact.

Camanche Sharing Tree
1GCU adopts 44 local children
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 44 local children from the Camanche Sharing Tree, purchasing them gifts to open on Christmas morning. The credit union not only sponsored the Christmas tree, but also the several locations that display a tree for the Sharing Tree, decorated with paper bears containing details on gifts 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 Morrison Fireman’s Toy Drive and the Scott For To’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.

Fighting Fraud
1GCU hosts training for Seniors
A group of seniors came together at the Camanche Community Center for a seminar on current trends in fraud, conducted by Shazam, and sponsored by 1st Gateway Credit Union. The presenter for the seminar, Michael Burke, is a former law enforcement officer who now works as a Robbery and Crisis Management Consultant for Shazam. Burke’s presentation titled “The Fraudsman’s Toolbox: Targeting the Elderly” covered the various ways fraudsters are targeting seniors, ranging from secret shopper scams to grandparent scams, and everything in between. Senior citizens are a top target for scam artists and financial crimes against seniors are becoming rampant in the age of social media.
Burke’s presentation highlighted the increase in credit card fraud through the use of skimmers that steal the information off your credit or debit card, allowing the bad guy to make a copy of your card that can be used to rack up thousands of dollars in charges. Burke shared images of these devices and short videos demonstrating how the skimmers work, how the devices are installed, how data is collected and just how easy it is to clone a card from the collected data.
When asked what our users can do to make sure there’s no skimming devices on the ATM machine, Point-Of-Sale terminal, or gas pump that they’re planning to use, Burke responded that “since most of the devices in use by the bad guys are outside the machine itself, pull on the card reader to make sure it doesn’t come off in your hand.”
He also said that when you’re fueling up your vehicle, in addition to pulling on the card reader before swiping your card, look and make sure the tape seals on the pump are intact. Burke says the card skimmers have been on the coasts for a few years but are now showing up in the Midwest. He says the bad boys are getting very creative in the ways they steal your information.
Burke recommends that when you’re entering a PIN number, whether on a fuel pump, Point-Of-Sale terminal, or an ATM, first be aware of your surroundings, then shield the machine’s keypad from any prying eye, or hidden cameras, while you enter your PIN.
2019 Credit Union Day

Prize Winners
Cold Brew Coffee Maker - Sara Rolston
PopSocket and Power Bank - Curtis Miller
Car Care Kit and Car Wash - John Loyd
Amazon Echo 5 - Dennis Radcliff
Fire HD 8 Table - Brittney Petersen
Pizza Pizzazz - Andy Bryan
Spikball - Glinda Gonzalez
Wireless Earbuds - Shane Houzenga
Fibit - Mike Jepsen
Bluetooth Speaker - Lisa Franzen
Air Fryer - Mona Milder
32” Smart TV - Brad Bianchi
Blackstone Flat Top Grill - Blake Pennock
Igloo Cooler - James Rathburn
3 Piece Hard Side Luggage Set - Duane Kidd
Deanna’s Java Station Gift Card - Michelle Holman
Steam Anchor Gift Card - Mary Carr
Holmers Gift Card - Archie Yaddoff
Car Detailing Gift Certificate - Dennis Jepsen
Arthurs Deli Gift Card - Jim Prombo
392 Cafe Gift Card - Barbara Davis
Candlelight Gift Card - Bob Housenga

Quarterly Statistics

<table>
<thead>
<tr>
<th></th>
<th>November 2019</th>
<th>November 2018</th>
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<tbody>
<tr>
<td>Total Assets</td>
<td>$160,246,238</td>
<td>$147,607,126</td>
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<tr>
<td>Total Loans</td>
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<td>Total Deposits</td>
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<tr>
<td>Total Reserves</td>
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Top Financial Resolutions for 2020

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 2020.

1. Monitor your credit report
2. Pay bills right after payday
3. Pay off credit card debt
4. Add a month to your emergency fund
5. Add 20 points to your credit score

If you share any of these goals or need help getting your finances in order in 2020, please visit any of our branches as we are here to help!

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 7, 2020. 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 24, 2020.

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 2020  ☐ February 2020

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 this 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.

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

Camanche 563-243-4121
Clinton 563-243-0524
DeWitt 563-459-5963
Dutil 815-588-9053
Fulton 815-537-2820
Morrison 815-772-2200
Prophetstown 815-537-2820
Sterling 815-564-0367

www.1stgateway.org

Member Owned. Federally Insured by NCUA
NCUA 114389. Lending Standards and Practices. Member Agreement. EEO/AA. Equal Housing Lender.