The Quarterly Newsletter for 1st Gateway Credit Union Members

Winter 2023

Upcoming Holiday Hours

Martin Luther King Jr. Day- Mon., Jan. 16-Closed President's Day- Mon., Feb. 20th-Closed

Community Investments

Victory Center - Rescue Mission Riverbend Education Foundation Sterling Kiwanis - Coats for Kids **DeWitt Police Foundation** Salvation Army Clinton Sawmill Museum Gateway Area Community Center Camanche Sharing Tree **United Way** Friends of DeWitt Library Clinton Rotary Club Prophetstown Proud Clinton Symphony of Lights Prince of Peace Irish Booster Club Camanche-DeWitt Coalition Iowa 4-H Foundation Friends of Camanche Police Department Clinton Athletic Booster Club Low Moor Hometown Pride Fulton Elementary PTA Clinton Trees Forever Clinton Symphony Orchestra

2023 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 2023 Annual Meeting on Saturday, March 11th 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 30th at any of our seven locations. Tickets are \$8.00 for members and \$16.00 for

1ST Gateway's 70th **Anniversary**

2023 will mark 1ST Gateway's 70th Anniversary! Stay tuned for upcoming promotions and community events to come throughout the year.

Rate Highlights

The markets are constantly evolving and the Federal Reserve has been aggressive in raising rates.

1ST Gateway will be doing our best to do the same and keep our rates competitive.

Need Extra Money for School?

Apply for a Scholarship

1ST Gateway Scholarships

1ST Gateway Credit Union will be awarding three \$1,000 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 response to the following essay question:

1ST Gateway Credit Union places a strong emphasis on community involvement. Please describe a time that you have volunteered, and how it made a difference in your community.

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 10, 2023.

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 2023 Warren A. Morrow Memorial Scholarship is:

Today's students are pursuing their education in a fragile, post-Covid economy. Describe how this financial reality has shaped your educational plans, and how you will utilize your credit union as you pursue those plans. 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 lowa credit union. The application deadline is Friday, February 3, 2023, at 5:00 pm. For more information, log onto www.iowacreditunionfoundation.org/impact.

1GCU adopts 37 local children

Holiday Donations

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 37 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 Lions' Toy Drive and Coats for Kids; Fire Department Toy Drive and Helping Hands in Morrison; and the Salvation Army in Sterling. We are also donation sites for Camanche's Park Vista Retirement Living 12 Days of Christmas and the Scott For Tots toy drive in Clinton and Camanche.

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 out the credit union mission of "People Helping People." You truly are the best members we could ask for.



