



# 1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

## **Announcing the 2025**

# **College Scholarship Winners**

Investing in young, promising minds is a great way to ensure that our communities' futures are bright. 1ST Gateway Credit Union is proud to announce the eight \$2,500 scholarships that are awarded to 1ST Gateway Credit Union graduates in support of the continuing of their education and the development of their leadership skills. We are pleased to support their educational journey.

Congratulations to this year's scholarship recipients:

Miley Duritza (recipient of the Jim Rasmussen Memorial Scholarship), Brenna Meyermann, Rylan Smith, Lucas Weiner, Grace Knutsen, Mallory McDonald, Ella Holmbo, and Jaiden Oleson.







### **Upcoming Holiday Hours**

Monday, May 26th - CLOSED

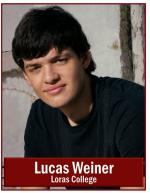
> Juneteenth Thursday, June 19th - CLOSED

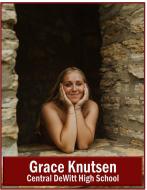
### **Community Investments**

- > Camanche Fine Arts Boosters > Iowa Amvets Post 28 > Fulton Fire Department

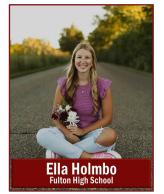
  - > Whitetails Unlimited > Make-A-Wish
- > Boy Scouts of America Illowa Council > Illinois Sheriff's Association
  - > DeWitt Fire Department

  - > Fulton Elementary Book Drive > Iowa Sheriff's Association
    - > Clinton Trees Forever
    - > Children's Therapy Center > Clinton Junior Baseball
  - > Grand Mound Fire Department
  - > Clinton High Drama and Speech











# **2025 Annual Meeting**

# **Celebrating 72 Years**

On March 8th, we thanked over 240 members and guests at our 72nd Annual Meeting at the Vista Grande in Clinton. Chief Executive Officer, Patrick Drennen, noted that 2024 was another successful year for 1ST Gateway Credit Union.

As a credit union, our purpose is to act in the best interests of our members and to ensure every decision made, and every initiative that is undertaken has a clear focus to benefit our membership. The focus on our membership has allowed our credit union to reach over \$164 million in assets in 2024.

Savings



Our 2025-2026 Board of Directors who were sworn in are as follows: Steve Zuidema, Rosann Raymond, Ann Eisenman, Brian Johnson, Kerry Kennedy, Lanny Reed, Gary Haines, Tom Bohle, and Steve Cundiff.



During the meeting we also took time to recognize employees who have reached significant career milestones at 1ST Gateway Credit Union. Shelby Weets and Tya Boucher (not pictured) were recognized for 5 years of service, and Deb Luce was recognized for 25 years of service.

# **Rate Highlights**

\$100 Average Daily Balance	0.20%
Checking \$500 Average Daily Balance	0.10%
IRA Term Share	APY*
IRA Term Share 12 Month - \$1,000 minimum	<b>APY*</b> 1.40%

APY\*

Term Shares of Deposit	APY*
6 Month	4.05%
12 Month	4.15%
18 Month	1.90%
24 Month	2.10%
36 Month	2.10%
48 Month	2.20%

**New & Used Vehicles Rates As Low As:** 

5.35% APR\*\*

**New & Used Recreational Vehicles Rates As Low As:** 

6.35% APR\*\*

\*Annual Percentage Yield. Rates subject to change. Visit website for details.

\*\*Annual Percentage Rate. APR is based on credit worthiness criteria.

Rates, terms and conditions subject to change.

# How to Avoid a Real ID Scam as TSA Deadline Nears

#### From AARP

If you're a frequent traveler, mark this date: May 7, 2025. Starting then, you will need a Real ID to board a domestic flight. If you wait too long, you may jeopardize your next trip, or make yourself susceptible to a Real ID scam.

You get a Real ID just like you would your normal license, through your state Department of Motor Vehicles (DMV).

#### Why would scammers target the Real ID process?

The looming deadline is a big reason, because it creates a sense of urgency. As criminals know, this can make people more vulnerable to scams. They may try to find a way to expedite the process of what they're trying to get done, and this is when scams pop up.

Criminals also follow headlines, and as May 7th approaches, there will likely be more Real ID stories in the media.

Most of these fraud attempts will likely be phishing scams: emails, texts, or calls that appear to be from a legitimate source. The messages will encourage you to click on links so the criminals can obtain your personal information or download malware onto your computer.

#### How can you protect yourself from these scams?

- Obtain your Real ID sooner rather than later. Once you have it, you most likely won't be tempted by a scam.
- Understand how it's used. Scammers may try to confuse you about the
  purpose of a Real ID. Travelers will need to present it at airport
  checkpoints for all domestic flights, but you will still need a passport if
  you're traveling internationally.
- Don't click on links from unknown sources. <u>This rule applies to any email or text that you didn't initiate</u>, even if the message looks official.
- Watch for clues that something isn't right. Scammers have grown increasingly sophisticated, but there are still a number of signs to watch for to spot fraud. For example, a fake DMV email or website might have a .com extension rather than .gov.
- Don't expect a DMV to ask for your information online. To get a Real ID, you typically need to go in-person to a DMV office. They will have you present documents proving your age, identity, social security number, and address. DMVs will never ask you to provide this personal information by text or email.



# **Quarterly Statistics**

	February 2025	February 2024
Total Assets	\$168,302,757	\$162,125,619
Total Loans	\$124,155,500	\$131,610,511
Total Deposits	\$143,841,890	\$138,676,230
Total Reserves	\$23,617,450	\$22,843,049

# Do you have a beneficiary on your accounts?

Naming a beneficiary on your financial accounts ensures your money goes directly to the right person if something were to happen to you.

It helps avoid delays, legal issues, and family disputes. It will also allow your loved ones to access funds quickly without going through a long court process. This simple step gives you peace of mind and protects those you care about.

Stop by any of our seven locations with your beneficiary's name, social security number, address, phone number, and email address (if applicable), and we will fill out the paperwork to get them added.

### Travel Plans?

Did you know that you can put a travel alert on your debit card through our mobile app? Just click on cards, and Manage Travel Plans. You can add up to 15 states on your app. Make sure that your vacation is hassle-free by adding your travel information in the 1ST Gateway mobile app.





# TIDY UP HOW YOU MANAGE YOUR FINANCES

Online and mobile banking makes cleaning up your finances easy







Enroll in mobile banking

Manage your cards digitally

Make a new transfer

P.O. Box 110 Camanche, IA 52730-0110

**Camanche** 563-243-4121

**Fulton** 815-589-9053

**Clinton** 563-243-0524

**Morrison** 815-772-2200

**DeWitt** 563-659-5963

**Sterling** 815-564-0367

**Prophetstown** 815-537-2620



