

1ST EDITION

The Quarterly Newsletter for 1st Gateway Credit Union Members

► Fall 2017

Upcoming Holiday Hours

Labor Day- Monday, September 4th - Closed
 Veterans Day- Friday, November 10 -Closed
 Thanksgiving- Thursday, November 23 - Closed
 Christmas Day- Monday, December 25 - Closed
 New Years Day- Monday, January 1 - Closed

Be On the Lookout! Catch the 1GCU Crew at these upcoming events!

Camanche Party in the Park
 International Credit Union Day - October 19
 Clinton Mardi Gras Parade
 Symphony of Lights
 Salvation Army Bell Ringers

1GCU Sponsorships

Hops on the Rock-Sterling
 Symphony of Lights
 DeWitt's Great Pumpkin Fest
 Resthave Community Family Fun Day
 National Child Safety Council
 Fulton Kiwanis
 Camanche Police Department
 Clinton Police Department

Thank You

For voting us River Cities
 Best Credit Union
 for the third year running!



Rate Highlights

Current as of 8/1/17

Savings	APY*
\$100 Average Daily Balance.	0.30%
Share Draft Checking	APY*
\$500 Average Daily Balance.	0.20%
Term Shares of Deposit	APY*
6 month	0.50%
12 month	0.65%
18 month	0.80%
24 month	1.05%
36 month	1.29%
48 month	1.49%
IRA	APY*
IRA Term Share	
12 month-\$1,000 Minimum.	0.65%
IRA Share	
\$20 Minimum to Open.	0.30%
Loans	APR**
New Vehicles	
36 months.	2.49%
60 months.	2.99%
Used Vehicles	
36-60 months.	3.54%
72 months.	3.84%

*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.

Moving Right Along Sterling Branch Set to Open This Fall



It is an exciting time for 1st Gateway Credit Union as we move closer to the opening of our Sterling location. The branch at 2536 East Lincolnway in Sterling, will be our 6th location and is scheduled to open later this Fall.

We are excited about the opportunity to expand into Sterling and are opening this branch with three primary goals: to continue serving our current members who live in the Sterling area, to introduce all others to 1st Gateway's exceptional philosophy of "People Helping People" and to be an active member and supporter in the Sterling community.

The Sterling location will be a full-service branch, offering all of the same products and services as our five other locations. It will also feature a drive through teller line and 24-hour drive through ATM.

1st Gateway will host an open house to celebrate the opening of the new branch this Fall. This will be a great opportunity for our current membership and the public to meet our Sterling team and learn more about the benefits of being a 1st Gateway Credit Union member. Details on the event will be released as the grand opening date approaches.

Come Celebrate International Credit Union Day!

On October 19, join us, along with more than 56,000 credit unions around the world, as we celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

In celebration of ICU Day, please join us for food, fun and prizes. A free lunch will be provided from 11am-2pm at each of our five locations.

1st Gateway Credit Union celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life

The public is welcome to stop by and celebrate with 1st Gateway Credit Union a worldwide movement that's made helping people its No. 1 priority for more than 160 years.



Making a Difference in Our Community!

Backpack Buddy school supply drive was a huge success!

During the month of July, 1st Gateway Credit Union partnered with the Community Action of Eastern Iowa in support of their annual Backpack Buddy school supply drive. In total, we collected 14 backpacks, filled full of school supplies that will benefit children that are in need in the Clinton County area.

In conjunction with this effort, our Morrison branch collected supplies that were delivered to the Morrison Chamber of Commerce. Those supplies were distributed at the Morrison "Back to School Bash" held on August 5th.

1GCU would like to extend a huge "Thank You" to all of our members that donated and helped to support this cause. We truly believe that we have the best members around!



Identity Theft Protection

Think you don't need it?
Think again



Identity theft is consistently the number one complaint to the Federal Trade Commission. Rampant data breaches, affecting millions of records, are putting consumers at great risk of identity theft. It can happen to anyone --regardless of your age and income, where you live, or how careful you are.

Restoring your identity on your own can be time consuming and stressful. After a

while some people give up, leaving them to contend with the aftermath of identity theft for years to come, including fraudulent bills, collection activity, damaged credit and even criminal records. 1st Gateway Credit Union is delighted to provide identity theft detection and recovery services as part of our 1st Rate and Members' Choice checking accounts.

We have partnered with one of the nation's most trusted names in identity theft protection to provide you with access to a comprehensive suite of services to address fraud caused by identity theft if it happens to you or your family member.

These services include:

- Fully Managed Identity Theft Research, Remediation and Recovery
- Lost Document Replacement
- Identity Theft Expense Reimbursement Insurance*

To learn more about this growing problem, and to learn how to protect yourself against its devastating effects, visit www.idtheftedu.com.

5 ways to

Become a Better Saver

It's easy to postpone starting to save, but a solid plan is key to success. By following some basic guidelines, you are more likely to achieve financial security. We recommend beginning with these five steps:

1. START NOW. The earlier and more you save, the more your money will grow. That's the beauty of compound interest. You earn interest not only on what you save, but also on the dividends generated. It keeps adding up!

2. SAVE WHAT YOU CAN. Consistency is the name of the game here. It doesn't matter how much you start out saving. You just want to make sure you make regular deposits. If you can start with only \$10 a paycheck, do that now. When you see how that works, you can raise the amount to \$25, \$50 or more over time. Ultimately, if you can work up to placing 10 percent of your paycheck into savings, you should be in great shape.

3. MAKE IT AUTOMATIC. Use automated transfers to get in the habit of saving. Money can be transferred from your account without you seeing it, which makes you less likely to miss it. You can set up automatic transfers in Online Branch, through Mobile Banking or with a service representative. Another option is to have your employer directly deposit a set amount into savings from your paycheck.

4. PLAN AHEAD. It might be too late to get a big head start on saving for the holidays, but you can start preparing for next year. Open a "Christmas Club" savings account and begin setting money aside for holiday gifts. Other secondary savings accounts can be used for vacations or other planned expenses.

5. TAKE ADVANTAGE OF SPECIAL RATES. Whereas savings rates have been relatively low in recent years, that doesn't mean there aren't exceptions. Keep an eye out for special rates, bonuses or other promotions. If you see a good deal, consider taking it, as it could give your savings a little boost.

READY TO TAKE THE NEXT STEP?

Let us know how we can help. 1st Gateway Credit Union has savings accounts, term deposits, money market accounts and more to help you meet your financial goals.

Quarterly Statistics

	August 2017	August 2016
Total Assets	\$137,193,120	\$129,889,637
Total Loans	\$117,757,522	\$110,416,213
Total Deposits	\$111,483,716	\$106,546,362
Total Reserves	\$15,405,889	\$13,993,902

Q&A

Protect Against ATM Fraud.

Q: How can I protect myself against ATM fraud?

A: ATMs are constantly facing high vulnerability to fraud. Those who are interested in committing fraud will set up skimmers or cameras to record your activity and retrieve your card and pin information. Each time you get cash out, your card and pin code are at risk

When you use an ATM machine, use your hand to cover the keypad when you type your code to hide it from cameras and spectators. Also, watch out for machines that display crooked signage or loose pieces, as they may have been installed with a skimming device. Notice your surroundings. If anyone suspicious is standing nearby, go to another location. Always remember to check your balance regularly and keep track of all transactions.

Buying a Home

Is Fall the Best Time to Buy a House?

As temperatures begin to fall and trees shed their leaves, enough factors break in the buyer's favor to make it the No. 1 season for home buying.

If you consider buying in the fall you will see:

- Less Competition
- More motivated sellers
- Taxes and discounts



The decision to buy requires serious consideration of where you are in life, what your goals are and how much you can afford. But if you are indeed ready, buying during the fall can be a good call. Just try to find time in between football games.

Fun Filled Summer

The 1GCU Crew out in the community

The summer has flown by, but not without its fair share of fun. The 1GCU Crew was busy walking in parades and volunteering at local festivals and events all summer long. Check out a few photos for a quick glimpse of the fun.



1ST GATEWAY CREDIT UNION

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

Camanche
563-243-4121

DeWitt
563-659-5963

Morrison
815-772-2200

Clinton
563-243-0524

Fulton
815-589-9053

Sterling
Coming Soon

www.1stgateway.org

Federally Insured by NCUA

