

1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

One World Through Cooperative Finance Celebrate International Credit Union Day!

On October 17, 2024, 1ST Gateway Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. 1ST Gateway Credit Union will celebrate by providing lunch from 11:00 AM - 2:00 PM at our Camanche, Clinton, Fulton, Morrison, Sterling and Prophetstown locations. You can also stop by our DeWitt location for a sweet treat! Please join us for food, fun and your chance to win one of several prizes.

Credit Unions were built on the principle of "People Helping People". We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of under served communities.

1ST Gateway Credit Union is honored to be a part of this proud tradition. International Credit Union Day® is brought to you by the World Council of Credit Unions and Worldwide Foundation for Credit Unions.



Thank You For voting us River Cities Best Credit Union!



This August, 1ST Gateway Credit Union was voted as being the #1 Credit Union in the River Cities Area. 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 award 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".

Upcoming Holiday Hours

- > Veterans Day
Monday, November 11th - CLOSED
- > Thanksgiving
Thursday, November 28th - CLOSED
- > Christmas Eve
Tues., Dec. 24th - Close at 12:00 PM
- > Christmas Day
Wednesday, December 25th - CLOSED
- > New Year's Eve
Tues., Dec. 31st - Close at 12:00 PM
- > New Year's Day
Wednesday, January 1st - CLOSED

Community Investments

- > Clinton 4th of July Festival
- > Prophetstown Police Department
- > Sauk Valley Water Ski Shows
- > Little Red Foundation
 - > Low Moor Days
 - > Clinton County Fair
 - > Midwest Pets for Life
 - > Special Olympics of Iowa
 - > DeWitt Fire Department
- > Bickelhaupt Arboretum Enhancement Project
 - > Clinton Humane Society
 - > Skyline Foundation Fundraiser
 - > DeWitt Police Department
- > CVMA Veterans Charity Golf Event
 - > Whiteside County Fair
 - > Morrison Paint the Town
- > DeWitt Saber Athletic Booster Club
 - > Northeast Athletic Boosters
 - > Riverbend Jr. Football
 - > Cal-Wheat Fun Days
 - > Brantley Francis Foundation

1ST Gateway Scholarships

Keep an eye out for more information coming this winter!

SHARING OUR SUCCESS



1ST GATEWAY CREDIT UNION

STAY TUNED FOR A BIG
ANNOUNCEMENT ON
INTERNATIONAL CREDIT
UNION DAY!

Rate Highlights

Savings	APY*	Term Shares of Deposit	APY*	Loans	APR**	Loans	APR**
\$100 Average Daily Balance	0.25%	6 Month	4.40%	New Vehicles		Used Vehicles	
Checking		*Certain Requirements Apply		36 Months	6.80%	36 Months	7.05%
\$500 Average Daily Balance	0.10%	12 Month	4.50%	48 Months	6.80%	48 Months	7.05%
IRA Term Share	APY*	*Certain Requirements Apply		60 Months	6.80%	60 Months	7.05%
12 Month - \$1,000 minimum	1.40%	18 Month	1.90%	72 Months	7.10%	72 Months	7.80%
IRA Share		24 Month	2.10%				
\$20 minimum to open	0.15%	36 Month	2.10%				
		48 Month	2.20%				

*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 manage relationships with chronic scam victims

From AARP

1. Be proactive.

Help your loved ones avoid scams before they can happen. Some measures you can take might include naming a financial power of attorney, or giving a trusted friend or relative access to your account so they can help monitor it.

2. Avoid victim blaming.

Scammers are usually very skillful at driving wedges between victims and their families. If the victim is blamed for their behavior, the wedge will only get deeper. Remember that it's not you against the victim, it's you against the criminal. Start slow and build trust, and make sure to avoid making accusations and placing blame.

3. Ask questions.

Express genuine interest in the victim's life. This will help to gather information and build trust. Let the victim tell you the facts from their point of view, and then you can point out the things that might not add up. Hopefully, they will begin to question it themselves, and will realize that it's a scam.

4. Find the root problem.

Victims often have some type of unmet need that the scammer is tapping into. Whether it's financial need, a need for company, or something to hope for, the rewards are so enticing that the victim is unable to let go of them.

5. Call for backup.

If your relationship with the victim isn't as good as you'd like it to be, think of who might be the best person to talk to them. It could be a trusted relative, a church leader, a financial professional, or the victim's physician. Local law enforcement might also be willing to send an officer to talk to the victim.

6. If necessary, escalate.

If all else fails, you might need to consider contacting adult protective services or an elder law attorney. This is a last-resort option.

Attention Snowbirds!

As you prepare to head south for the winter, don't forget to let us know what your temporary address will be! This ensures that you'll get any important documents, statements, and updates at your new location without any delays.

Safe travels and enjoy the sunshine!



The 1GCU Crew Out in the Community

The summer has flown by, but not without its fair share of fun. We've been busy walking in parades and volunteering with different local organizations. Check out a few photos for a quick glimpse of the fun!



Quarterly Statistics

	August 2024	August 2023
Total Assets	\$162,563,133	\$160,277,083
Total Loans	\$126,650,533	\$135,474,136
Total Deposits	\$138,281,791	\$134,878,569
Total Reserves	\$23,478,099	\$22,221,574



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

Camanche
563-243-4121

Clinton
563-243-0524

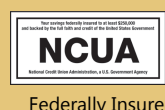
DeWitt
563-659-5963

Fulton
815-589-9053

Morrison
815-772-2200

Sterling
815-564-0367

Prophetstown
815-537-2620



www.1stgateway.org