

1ST EDITION

The Quarterly Newsletter for 1st Gateway Credit Union Members

► Fall 2018

Upcoming Holiday Hours

Veterans Day-Mon., Nov. 12 -Closed
 Thanksgiving- Thurs., Nov. 22 - Closed
 Christmas Eve- Mon., Dec. 24- Close at 12:30 PM
 Christmas Day- Tues., Dec. 25 - Closed
 New Years Eve - Mon., Dec. 31- Close at 12:30 PM
 New Years Day- Tues., Jan. 1 - Closed

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

International Credit Union Day -Thurs. Oct. 18
 Clinton Mardi Gras Parade
 Salvation Army Bell Ringers

1GCU Sponsorships

MS'ISSIPPI Walk-N-Roll
 CGH Health Foundation
 Camanche Athletic Department
 Clinton Athletic Boosters
 Morrison Schools Foundation
 Clinton Peace Coalition
 Victory Center
 Birdies For Charity
 Sauk Valley College Foundation
 Junior Achievement of the Heartland
 Amvets Post #28
 Mississippi Mutt March II
 Clinton Half Marathon
 Irish Booster Golf Outing
 Island City Days
 Blackhawk Area Council Boy Scouts
 DeWitt Hospital Foundation
 The Pregnancy Center

1st Gateway Scholarships

Keep an eye out for more information coming this fall!

Rate Highlights

Current as of 9/14/18

Savings	APY*
\$100 Average Daily Balance.	0.30%
Share Draft Checking	APY*
\$500 Average Daily Balance.	0.20%
1st Rate Checking	APY*
\$500 Average Daily Balance.	2.00%***
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.	1.00%
IRA Share	
\$20 Minimum to Open.	0.30%
Loans	APR**
New Vehicles	
36 months.	3.24%
60 months.	3.74%
Used Vehicles	
36-60 months.	4.29%
72 months.	4.59%

* 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.
 *** Terms and Conditions Apply.

Find Your Platinum Lining

Celebrate International Credit Union Day!

Thursday, October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840's as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WCOCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at any of our branches on Oct. 18th to celebrate ICU Day. We will be offering a free lunch from 11am-2pm at all six of our branches. Please join us for food, fun, and prizes.



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 18 backpacks, filled full of school supplies that will benefit children that are in need in the Clinton County area.

1st Gateway Credit Union would like to extend a huge "Thank You" to all of our members that donated and helped to support this cause and for helping us to fulfill the credit union mission of "People Helping People". We truly believe that we have the best members around!



Thank You

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

This August, 1st Gateway Credit Union was voted as being the #1 Credit Union in the River Cities Area. This is the fourth consecutive year that the institution has been awarded this honor.

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 honor 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".



Credit and Debit Card Fraud How to protect yourself

The number of credit and debit card breaches has been rising, according to Identity Theft Resource Center, a San Diego-based nonprofit established to support victims of identity theft. The organization released a report that shows that 20 percent of all breaches in 2017 included credit and debit card information, a rise of nearly 6 percent from a year earlier.

Retailers and institutions need to do a better job of protecting customer data. In the meantime, consumers should take steps to protect themselves when things go wrong.

Here's what you can do to safeguard your data.

Watch your accounts closely. Look for charges you don't recognize. If you spot something strange, call your credit, debit, or prepaid card company or financial institution right away.

Consider getting new payment cards. If there was a breach with your debit, prepaid, or credit card, you may want to get a new card with a new account number. This will keep your account from being used without your permission. If you get a new card, make sure to change any automatic payments to your new card so that you aren't charged for missed or late payments.

Take advantage of free consumer protection services. The Federal Trade Commission and the Identity Theft Resource Center offer letter templates, forms, and advice to help you protect your identity if your data has been stolen. In addition, check with your employer—many offer services to help you—and check your homeowners or renters insurance, which may have a rider that offers some kind of identity protection service.

Sign up for free credit monitoring. Credit monitoring provides an ongoing review of your credit history. Doing this won't let you know if someone is using your existing accounts without your permission, but it will let you know if someone opened a new account in your name.

If you believe you've had other information stolen in the past, such as your Social Security number, you can also:

Place a fraud alert on your credit report. This warns prospective lenders that you have been a victim and that they should take reasonable extra steps to verify your identity before granting credit to the person claiming to be you.

To request a fraud alert, you have to contact only one of the big three credit bureaus—Equifax, Experian, or Trans Union. The bureau you contact will pass it on to the other two.

An initial fraud alert lasts 90 days. If you're an ID-theft victim, you can get an extended fraud alert that stays in place for seven years. But you may be better off with the 90-day alert because that alert allows you to get a free credit report from each of the four credit bureaus each time you renew the alert.

Place a security freeze. A security freeze placed on your credit file will block most lenders from seeing your credit history. That makes a freeze the single most effective way to protect against fraud.

If a prospective lender can't pull your credit report, he won't issue a new loan. That usually stops identity thieves from setting up fraudulent accounts in your name.

Note that not everyone is blocked from getting your credit report. Financial institutions where you already have accounts can still check your credit report, as can collection agencies and certain government agencies.

Protect your 1st Gateway Credit Union debit card with CardValet. Protect your debit card through your mobile device by receiving alerts and defining when, where and how your card is used.

- Receive alerts whenever your debit card is used.
- Establish transaction controls for dollar amount limits, merchant categories, transaction types and geographic locations.
- Safeguard your cards: Turn them "off" if they're misplaced or stolen and back "on" when you're ready to use them.

CU cents

Money-Saving Tips for Fall

With summer officially over and back-to-school shopping wrapped up, you may be feeling a little strapped for cash. 1st Gateway has a few ideas for how you can save money this fall.

Halloween Costumes - Work together with other families that have children around the same age as yours and trade costumes. You can easily save \$20 or more per child by borrowing a costume your neighbors' child wore last year. Or how about altering last year's Tinker Bell into this year's Ballerina?

Stock up for next summer - Summer items go on sale early in the fall. Shop for summer clothes, grills, lawnmowers and similar summer merchandise you'll need next year. If you're planning a wedding for next summer, fall is a great time to start stocking up on things you'll need (even your wedding and bridesmaids dresses), as summer styles go on sale.

Grocery Shopping - The best time to buy fruits and vegetables is when they're in season. In the fall, get good deals on: apples, cranberries, oranges, tangerines, honeydew melons, broccoli, brussels sprouts, cauliflower, mushrooms, and spinach.

Turn your loose coins into serious cash - Collect your loose change in a jar at the end of each day. When it's full, bring it in to 1st Gateway and use our FREE coin counter to see how much you've saved up! Open a special savings account or just deposit your collected cash into your membership savings account.

Electric Bill - Usually your electric bill will be lower during the fall, but take it a few steps further and turn your thermostat up/down so it doesn't run as much. Enjoy the outside air and open a window.

Recreational Activities - Take advantage of local festivals that are usually free or inexpensive. Spend some time outside and go for

a hike, have a picnic or visit a pumpkin patch or apple orchard. A quick online search will reveal festivals and activities in the area.

Quarterly Statistics

	August 2018	August 2017
Total Assets	\$140,968,188	\$137,193,120
Total Loans	\$125,864,007	\$117,757,522
Total Deposits	\$109,183,046	\$111,483,716
Total Reserves	\$16,731,190	\$15,405,889

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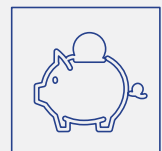
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Get mobile alerts whenever your card is used



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Review card usage history and transaction details



Set Limits

Set customized purchase controls to help manage spending

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