

1ST EDITION

The Quarterly Newsletter for 1st Gateway Credit Union Members

► Winter 2019

Upcoming Holiday Hours

Martin Luther King Jr. Day- Mon., Jan. 21-Closed
 Presidents Day- Mon., Feb. 18th-Closed

Community Investments

Camanche Sharing Tree
 Symphony of Lights
 Fishing Has No Boundaries
 Morrison Toys for Tots
 United Way
 Prince of Peace Irish Boosters
 National Child Safety Council
 Kiwanis Club of Sterling
 Illinois Sheriff's Association
 Christmas in Camanche
 Illowa Council Boy Scouts
 Camanche Bike Share Program
 Camanche Wrestling Club
 Clinton Victory Center
 National Child Safety Council
 Clinton County Historical Society

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 2019 Annual Meeting on Saturday, March 2nd 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 28th at any of our six locations. Tickets are \$8.00 for members and \$16.00 for non-members.

Rate Highlights

Current as of 12/1/18

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	1.00%
12 month	1.30%
18 month	1.60%
24 month	1.80%
36 month	2.50%
40 month	3.25%
IRA	APY*
IRA Term Share	
12 month-\$1,000 Minimum.	1.30%
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.

Need Extra Money for School? Apply for a Scholarship

1st Gateway Scholarships

1st Gateway Credit Union will be awarding three \$1000 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 200-400 word essay on the following topic:

"What does your financial plan/budget look like as you are preparing for college? How do you plan to manage your college debt post-graduation?"

Scholarship applications are available now at all six 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 15, 2019.

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 six 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 2019 Warren A. Morrow Memorial Scholarship is:

Financial experiences, both positive and negative help shape our overall financial understanding and well-being. Share a financial lesson, event or experience that has influenced you or your family personally. If relevant, share how your credit union played a role. With this experience(s) in mind, how do you plan to utilize your credit union during college and into your future?

Applicants must have an account established in his or her own name and be a member in good standing at an Iowa credit union. For more information, including deadlines, log onto www.iowacreditunionfoundation.org.

Cubs Bus Trips

Tickets on Sale February 4th

1GCU will be hosting two Cubs bus trips this upcoming season. The first trip will be held on Friday, June 9th in Chicago at Wrigley field when the Cubs face the St. Louis Cardinals. First pitch is set for 1:20PM. The second trip will be held on Sunday, July 28th at Miller Park in Milwaukee, WI, as the Cubs travel to take on the Brewers. Game time is set for 1:10PM.

Tickets for both events will go on sale Monday, February 4th. Pricing for both trips will be announced as soon as it becomes available. To reserve your tickets, please contact our Camanche branch at 563-243-4121. Limit to 4 tickets per person. Must be a member of 1GCU to purchase.



Camanche Sharing Tree

1GCU adopts 49 local children

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 49 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.

The credit union was also lucky enough to receive a donation of hand made hats and gloves from a member to be delivered with the Sharing Tree gifts.

In conjunction with the Camanche Sharing Tree, the credit union also supports the Morrison Fireman's Toy Drive as a collection site and the Salvation Army's Angel Tree with trees on display in our Camanche and Clinton branches with names of boys and girls in need during the holiday season.

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

