

1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

Cooperation for a Prosperous World Celebrate International Credit Union Day!

On October 16, 2025, 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 again voted as 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".

CREDIT UNION KICKS

The 1ST Gateway Credit Union Foundation has officially kicked off our very first shoe drop at Camanche Elementary - making sure every student starts the school year on the right foot...literally!

Through our Credit Union Kicks program, every child will get brand-new tennis shoes and socks - no strings, just smiles.

Keep an eye out for more updates, and check out our Facebook page to see all of the bright, happy faces on delivery day!

Every step matters. Every child counts.

Upcoming Holiday Hours

- > Columbus Day
Monday, October 13th - CLOSED
- > Veterans Day
Tuesday, November 11th - CLOSED
- > Thanksgiving
Thursday, November 27th - CLOSED
- > Christmas Eve
Wed., Dec. 24th - Close at 12:00 PM
- > Christmas Day
Thursday, December 25th - CLOSED
- > New Year's Eve
Wed., Dec. 31st - Close at 12:00 PM
- > New Year's Day
Thursday, January 1st - CLOSED

Community Investments

- > Riverbend Education Foundation
- > Low Moor Days
- > Clinton 4th of July Festival
- > Clinton County Fair
- > Camanche Days
- > Grand Mound Fire Department
- > Eric Ottens Memorial Golf Event
- > Paint it Back
- > DeWitt Police Dept. National Night Out
- > Clinton Humane Society
- > Vince Jetter Community Center
- > Crossroads Health Foundation
- > Sterling Athletic Booster Club
- > Clinton Women's Club
- > Clinton County Special Athletes
- > Woodlawn Arts Academy
- > Clinton Symphony Orchestra
- > Eagle Heights Outdoor Classroom Project
- > Cal-Wheat Hometown Pride Fun Days
- > Scott for Tots
- > Brantley's Wings

1ST Gateway Scholarships

Keep an eye out for more information coming this winter!



Want to be part of the impact?
Monetary donations are gratefully accepted at any of our seven branches. Stop in or give us a call at 563-243-4121!

Watch for social media shopping scams

From the Federal Trade Commission

Have you seen an eye-catching "deal" on your social media for a brand-name product at a big discount?

Don't click - it's likely a scam.

Scammers are known for impersonating real companies on social media, and advertising big discounts on brand-name products. If you click on one of these ads, it can take you to a fake website that's designed to steal your money or information.

If you pay for the product, you might get a cheap fake, or nothing at all. If you give out your personal information, the scammer may steal your identity.

To avoid responding to scam ads on social media:

Look up the seller before you click.

Don't assume the seller is the company brand that's named in the ad. Look closely and try to see who the seller really is. Then, search that company's name online, adding words such as, "scam," "complaint," or "review." It's always a good idea to see what others are saying about the seller before you click on the ad.

Compare prices.

See what the product is selling for in other places. If the ad you're looking at offers prices that are a lot lower, it's probably a scam.

Use a credit card.

If you do buy something, paying by credit card gives you the best protection if something happens to go wrong. If you don't end up getting what you ordered, or never get the product, for example, you should be able to dispute the charge. Never buy anything from online sellers who insist that you can only pay with wire transfers, gift cards, payment apps, or cryptocurrency. Only scammers will demand that you pay in those ways.

Quarterly Statistics

	June 2025	June 2024
Total Assets	\$165,689,513	\$161,341,746
Total Loans	\$125,710,645	\$128,146,664
Total Deposits	\$143,601,170	\$138,535,660
Total Reserves	\$24,094,425	\$23,248,231

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!



Digital Wallet Now Available!

All active debit cards are now eligible to add to your digital wallet!

- Link your card to Apple Wallet, Samsung Wallet, or Google Wallet making it even easier to pay using your phone or smartwatch, whether you're shopping in person or online.
- Digital wallets use encryption and authentication to protect your personal information. When you use a digital wallet, your card details are encoded through a process called tokenization, so your actual card number is never shared with the merchant.
- Instead, each transaction is assigned a virtual card number that's only associated with your device and the digital wallet.
- You can also add an extra layer of security by authenticating transactions with a passcode, fingerprint, or facial recognition.



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

