1ST GATEWAY CREDIT UNION

Summer 2026

1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

Make your move this summer!

At 1ST Gateway Credit Union, we offer a range of mortgage solutions designed to fit the unique needs of our members. Whether you're buying your first home, upgrading to a new one, refinancing, or putting your home's equity to work.

<u>Mortgage Solutions That Work for You</u>

- **Balloon Loans**: Enjoy competitive fixed rates with 6, 8, or 10-year terms, no points, and upfront costs that are often less than half of what you'll find elsewhere.
- **Fixed-Rate Mortgages**: If you prefer more predictable payments, choose from a 10, 15, 20, or 30-year term fixed-rate mortgage. Enjoy affordable rates and a consistent monthly payment, no matter how the market changes.
- **Local Service**: With our balloon loans, your mortgage stays right here with us. That means you'll work with the same local team you know and trust throughout the life of your loan.

<u>Thinking About Refinancing?</u>

Refinancing may be a great way to reduce your monthly payment, pay off higher-interest debt, or tap into your home's equity. Even better, many members can refinance with little to no out-of-pocket costs. Our mortgage experts will walk you through your options and help you choose the one that fits your goals.

<u>Put Your Home's Equity to Work</u>

Dreaming about a home project or a backyard upgrade? The equity you've worked hard to build in your home could help make it happen. You can use it to:

- Pay off high-interest bills
- Fund home improvements and renovations
- Build the backyard oasis you've been dreaming about
- Add a pool, patio, or outdoor living area for family and friends to enjoy

<u>Buying your first home?</u>

Saving for a down payment can feel like the hardest part, but it doesn't have to hold you back. Our 1st Time Homebuyer Program makes homeownership more achievable:

- **Just 2.5% down* to help you get into your first home sooner**
- Competitive fixed-rate and balloon mortgage options
- Local servicing from the 1ST Gateway team that you know and trust
- No Private Mortgage Insurance (PMI), which can help keep your monthly payment lower
- Available for qualified borrowers with a minimum 690 credit score*

Your first home might be closer than you think. Contact our mortgage team today to discover how 1ST Gateway Credit Union can help you get started on the path to homeownership.

<u>Did you know...</u>

Your monthly mortgage payment might be lower than rent? According to Apartments.com, the average 2-bedroom apartment in Clinton, Iowa is about $1,080 a month, while a $125,000 home could cost around $865 a month. That means you could be spending less while building equity in your own home!

*Financing available up to 97.5% with minimum credit score of 725 up to $150,000. Financing available up to 95% with credit score between 690 and 724 up to $125,000. Federally Insured by NCUA 1st Gateway Credit Union is an Equal Housing Lender.

Upcoming Holiday Hours

> <u>Independence Day</u>
Saturday, July 4th - CLOSED

> <u>Labor Day</u>
Monday, September 7th - CLOSED

Community Investments

> Morrison Lions Club Recycling Day
> Central DeWitt After Prom
> Music on the Avenue
> Rock River Jazz Band
> Little Red Foundation
> Kiwanis Golf Outing Sponsor
> Grand Mound Volunteer Fire Department
> Morrison FFA
> Boy Scouts (ILLOWA Council)
> Sauk Valley Relay for Life
> Riverbend Education Foundation
> Clinton Area Showboat Theatre
> Rock Falls Tourism
> American Legion Post #190
> DeWitt Chamber - Tunes in Town
> Clinton Kiwanis Pancake Day
> Eric Hosette Memorial Ride
> Low Moor Days
> Camanche - DeWitt Coalition
> Prophetstown Police Department

Travel Plans?

Did you know that you can put a travel alert on your debit card through our mobile app? Just click on cards, and Manage Travel Plans. You can add up to 15 states on your app. Make sure that your vacation is hassle-free by adding your travel information in the 1ST Gateway mobile app.

Night at the Ballpark

CLINTON LumberKings™

We have a limited number of tickets available for the upcoming Fulton - Morrison Day with the Clinton Lumberkings. Stop by our Fulton or Morrison branch for free tickets to the game:

Friday, July 10th
6:30 PM

Rate Highlights

<u>Savings</u>	APY*
$100 Average Daily Balance	0.10%
<u>Checking</u>	
$500 Average Daily Balance	0.10%

<u>IRA Term Share</u>	APY*
12 Month - $1,000 minimum	1.40%
<u>IRA Share</u>	
$20 minimum to open	0.15%

<u>Term Shares of Deposit</u>	APY*
6 Month	3.50%
12 Month	3.60%
18 Month	1.90%
24 Month	2.10%
36 Month	2.10%
48 Month	2.20%

<u>Loans</u>
New & Used Vehicles
Rates As Low As:
4.99% APR**

<u>Loans</u>
New & Used Recreational Vehicles
Rates As Low As:
5.99% APR**

*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.

Steer Clear of FTC Impersonators

It's not unusual for scammers to pose as government officials - including those from the Federal Trade Commission. Lately, some have started claiming to be FTC "agents," even going as far as providing fake badge numbers and ID cards to seem more convincing. The truth is, the FTC doesn't even have "agents," so how can you stay safe from scams like this?

Scams like this often start with someone reaching out about a supposed urgent problem; like a pop up saying you have a virus, a caller claiming to be Amazon, or your credit union insisting there's something wrong with your account.

What happens next? The scammer transfers you to an "FTC Agent" to supposedly help resolve the issue. That person may share "proof" they're from the FTC, like a picture of a (fake) ID with a (fake) badge number. Their goal with these calls is to convince you to transfer money out of your account and give it to them.

Tips to avoid FTC Impersonators:

- Never transfer or send money to anyone, no matter who they say they are, in response to an unexpected call or message - even if they say you're just moving your money to "protect it." No one from the FTC will ever reach out to ask you to move money, or connect you to someone who says to move money.

- If you're worried there may be a problem with your account or identity, stop and check it out. Call your credit union, using the number you find on your statement, never use the number that the caller gave you. This will only lead you to the scammer.

Quarterly Statistics

	March 2026	March 2025
Total Assets	$171,832,647	$166,455,770
Total Loans	$127,841,582	$123,893,025
Total Deposits	$147,574,765	$143,652,426
Total Reserves	$24,373,157	$23,722,113

1ST GATEWAY CREDIT UNION KICKS FOUNDATION

Credit Union Kicks Coming to All Clinton Elementary Schools!

The 1ST Gateway Credit Union Foundation is excited to announce that its Credit Union Kicks program is coming to all Clinton Elementary schools beginning this fall. The program provides brand-new shoes and socks to local students, helping kids start the school year with confidence and comfort.

Since launching, Credit Union Kicks has focused on supporting children in local communities by helping meet an important everyday need. Through partnerships with schools, staff, volunteers, and community supporters, the program continues to grow and impact more students.

We have provided over 800 local kids with brand-new shoes and socks so far, and can't wait to continue this fall!

About the 1ST Gateway Credit Union Foundation

Established in 2024, the 1ST Gateway Credit Union Foundation was created to give back to our communities by promoting kindness, supporting local initiatives, and spreading the "people helping people" spirit through programs like Credit Union Kicks. The 1ST Gateway Credit Union Foundation leads Credit Union Kicks with the generous support and partnership of the Iowa Credit Union Foundation.

Want to be part of the impact? Visit www.1stgateway.org/foundation.html or scan the QR code below to learn more!

1ST GATEWAY CREDIT UNION

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