

1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

Summer Fun 1GCU Crew in the Community

With the warm weather comes a very busy time of the year for the 1ST Gateway Crew out in the community. Between parades, festivals, community improvement projects, and golf outing sponsorships, you are sure to run into us out and about this summer.

Our busy parade season kicked off this year with the Fulton Dutch Days parade. Be sure to keep a look out for us in both the DeWitt 4th of July and Camanche Days parades!



Adventureland Tickets We have your ticket to summer fun!

Looking for something fun to do this summer? As a member of 1ST Gateway Credit Union, you can receive a significant discount on Adventureland Park and Adventure Bay Water Park tickets!

Adventureland Resort, located in Altoona, Iowa, is the home of Iowa's best thrills for the whole family. For just \$37.99*, members can purchase tickets to experience all of the fun during the 2024 season.

*This price does not include the ticket processing fee or tax.

How to Purchase Tickets:

Discount code: CREDITUNION (all caps, no spaces, not plural)

Website: www.adventurelandresort.com/creditunion

Visit www.1stgateway.org for step by step instructions and more information!

Credit Union Advocacy

As a member-owner of 1ST Gateway Credit Union, supporting your financial well-being is core to our purpose. From the services we are allowed to offer to whom we can serve, our work as a credit union is impacted by legislation. As a financial cooperative, we are committed to putting your needs before profit.

To ensure we can continue this mission, we need your help. A portion of each Adventureland ticket sold with the code CREDITUNION will be invested back into our industry and members through advocacy.

By purchasing Adventureland tickets, you are supporting the credit union movement and improving the financial lives of Iowans. Proceeds support the Credit Union Political Action Committee (CUPAC). Contributions are not tax deductible, and corporate contributions are prohibited.

Upcoming Holiday Hours

> Independence Day
Thursday, July 4th - CLOSED

> Labor Day
Monday, September 2nd - CLOSED

Community Investments

- > Gateway After Prom
- > DeWitt Central After Prom
- > Dutch Days
- > Prophetstown Proud
- > Clinton Public Library - Market Music
- > Winning Wheels Summer Concert Series
- > John Crady Memorial Race
- > Morrison Athletic Boosters
- > Camanche Library
- > Lyndon Car Show
- > April House - Morrison
- > White Oaks Therapeutic Equestrian Center
- > City of Sterling - Family Fun Events
- > Clinton Area Showboat Theatre
- > Clinton County Mental Health Fundraiser
- > Eric Hosette Memorial Ride
- > Music on the Avenue

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



We have a limited number of tickets available for the upcoming Community Nights with the Clinton LumberKings. Stop by our branches for free tickets to these upcoming games:

Camanche Night:	Thursday, July 11th 6:30 PM
Fulton - Morrison Day:	Sunday, July 14th 2:00 PM
Sauk Valley Day:	Sunday, July 21st 2:00 PM
DeWitt Day:	Sunday, July 28th 2:00 PM

Rate Highlights

Savings	APY*	Term Shares of Deposit	APY*	Loans	APR**	Loans	APR**
\$100 Average Daily Balance	0.25%	6 Month	4.65%	New Vehicles		Used Vehicles	
Checking		*Certain Requirements Apply		36 Months	6.80%	36 Months	7.05%
\$500 Average Daily Balance	0.10%	12 Month	4.75%	48 Months	6.80%	48 Months	7.05%
		*Certain Requirements Apply		60 Months	6.80%	60 Months	7.05%
IRA Term Share	APY*	18 Month	1.90%	72 Months	7.10%	72 Months	7.80%
12 Month - \$1,000 minimum	1.40%	24 Month	2.10%				
IRA Share		36 Month	2.10%				
\$20 minimum to open	0.15%	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.

Common Types of Fraud & Scams

Impostor Scams:

Impostors pretend to be someone you know, like a credit union employee. They try to make you trust them in order to steal your personal information, or they ask you to buy a gift card or transfer money.

Tip: Government agencies do not ask for money or for your financial information. When unsure whether they are who they say they are, don't send money or share your information. Instead, stop the communication and call the credit union for help authenticating the request.

Online Shopping Scams:

Online consumers may fall victim to various scams, including instances where they do not receive products despite making payments, losing money and sensitive payment information, and encountering fraudulent website and applications.

Tip: Before completing a purchase, it's important to review the refund and return policies. If your order fails to arrive or if your refund request is rejected, initiate a dispute for the charges. Additionally, make sure you regularly monitor your credit/debit card transactions in order to catch fraudulent activity early on.

Check Washing Scams:

Check washing scams involve changing the payee names and often the dollar amounts on checks and depositing them. Occasionally, these checks are stolen from mailboxes and washed in chemicals to remove the ink.

Tip: Retrieve your mail regularly instead of leaving it in your mailbox. Deposit your outgoing mail at your local post office or in blue collection boxes before the last pickup. If you're going on vacation, have your mail held at the post office.

Prizes, Sweepstakes and Lotteries:

Scammers may say you've won a prize, but ask for money or your account details to cover taxes and fees upfront. They may pretend to be from the government or claim you've won a foreign lottery, which is almost certainly a scam.

Tip: Government agencies won't call you asking for money or financial details to claim a prize. Legitimate sweepstakes are free and based on luck.

Best Practices - Don't be the Victim of a Scam

- **Get your mail on time.** If you are on vacation, ask for a friend or neighbor to pick it up for you. You can also have it held at your local post office.
- **Read refund and return policies** prior to making an online purchase.
- Continually **monitor your credit/debit card transactions** to increase the chance of spotting unauthorized purchases or withdrawals.
- If you receive a text or email that looks suspicious, **do not click on links or respond** to it in any way. If you are concerned your account is compromised, check with your credit union using the contact information found on your financial institution's website.
- Watch what you **share on your social media** profiles to avoid potential romance scams.
- **Secure your personal information.** Before providing any personal information, such as your date of birth, Social Security number, account numbers, and passwords, be sure the website is secure.
- **Do not open emails from people you don't know.** If you are unsure whether an email you received is legitimate, try contacting the sender directly via other means.
- **Resist pressure.** Legitimate companies and charities will be happy to give you time to make a decision. It's probably a scam if they demand that you act immediately or won't take "no" for an answer.



Quarterly Statistics

	May 2024	May 2023
Total Assets	\$163,123,431	\$166,224,356
Total Loans	\$128,480,973	\$134,339,679
Total Deposits	\$139,370,395	\$140,579,522
Total Reserves	\$23,142,439	\$21,864,247



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

Camanche
563-243-4121

DeWitt
563-659-5963

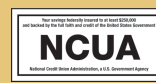
Morrison
815-772-2200

Clinton
563-243-0524

Fulton
815-589-9053

Prophetstown
815-537-2620

Sterling
815-564-0367



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