

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 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 2025 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
Friday, July 4th - CLOSED

> Labor Day
Monday, September 1st - CLOSED

Community Investments

- > DeWitt Chamber - Tunes in Town
- > Morrison Youth Baseball & Softball
- > Fulton Kiwanis Club
- > Clinton Public Library - Market Music
- > Clinton Area Showboat Theatre
- > Morrison Parks and Rec
- > City of Sterling Events Sponsor
- > Skyline Center Foundation
- > Music on the Avenue
- > Little Red Foundation
- > CGH Health Foundation - Sterling
- > Felix Adler Children's Discovery Center
- > Relay for Life Sauk Valley
- > Clinton King/Queen Athletic Boosters
- > Clinton Humane Society
- > Fulton Elementary PTO
- > Bickelhaupt Arboretum Renovations

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:

Fulton-Morrison Day:	Sunday, July 6th 2:00 PM
Camanche Night:	Thursday, July 10th 6:30 PM
Sauk Valley Day:	Sunday, July 13th 2:00 PM

Rate Highlights

Savings	APY*	Term Shares of Deposit	APY*	Loans	Loans
Checking	0.15%	6 Month	3.85%	New & Used Vehicles	New & Used Recreational Vehicles
\$500 Average Daily Balance	0.10%	12 Month	3.90%	Rates As Low As:	Rates As Low As:
IRA Term Share	APY*	18 Month	1.90%	5.35% APR**	6.35% APR**
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.

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.



Protect yourself from phishing scams

According to the Federal Trade Commission (FTC), email was the top method that scammers used to contact people in 2024.

To help avoid these scams, here's what you need to know:

- Scammers send phishing emails pretending to be companies that you may know and trust, like a utility company or credit union. Their goal is to get you to click links or open the attachments that they send.
- Some of the things they might say are that there's an overdue invoice, or that you need to confirm your credit card or bank account number to fix a problem.
- They also may try to get your social security number and/or date of birth. If you give them this information, they could try to steal your identity.

To help protect yourself from phishing scams:

- Don't click links or download attachments in unexpected messages. If you think the message may be legitimate, contact the company using a phone number, email, or website that you know is real.
- Use filters. Popular email providers have strong spam filters that will be turned on by default; but if any spam does get into your inbox, mark it as spam or junk.
- Protect your accounts by using two-factor authentication. Requiring two or more credentials to log in will make it harder for scammers to get into your account, even if they do get your username and password.

Quarterly Statistics

	May 2025	May 2024
Total Assets	\$166,147,385	\$163,123,431
Total Loans	\$124,794,367	\$128,480,973
Total Deposits	\$142,013,663	\$139,370,395
Total Reserves	\$23,952,511	\$23,142,439

Wherever summer takes you, we'll help you get there.

USED AUTO LOAN RATES AS LOW AS **5.35%** APR*
NO MATTER HOW OLD THE VEHICLE! **

*APR IS THE ANNUAL PERCENTAGE RATE. ALL LOANS ARE SUBJECT TO APPROVAL AND BASED ON CREDIT WORTHINESS, QUALIFICATIONS AND COLLATERAL CONDITIONS. RATES, TERMS, AND CONDITIONS ARE SUBJECT TO CHANGE.
**CERTAIN REQUIREMENTS APPLY

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

