

# 1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

## Have you heard of Credit Union Kicks?

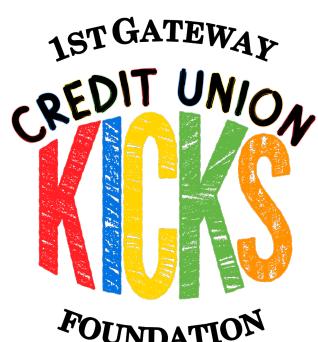
The 1ST Gateway Credit Union Foundation was created to give back to our communities by encouraging kindness, supporting local programs, and spreading the "people helping people" spirit through initiatives like this one.

Credit Union Kicks is dedicated to providing brand-new shoes and socks to every student in participating local schools. Working closely with school administrators and staff, the program ensures each child receives a properly fitting pair - delivered with care, compassion, and a smile.

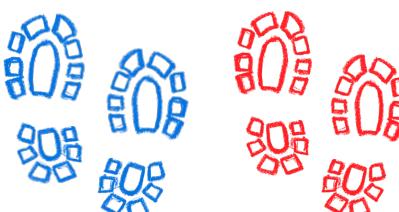
On average, children take between 10,000 and 14,000 steps a day: steps to school, to play, to learn, to grow. For too many, those steps are taken in shoes that are too small, too worn, or simply not there. Credit Union Kicks changes that by ensuring that every student can walk, run, and learn in comfort.

On October 21st, 2025, we celebrated a successful first shoe drop at Camanche Elementary school. Credit Union staff, board members, and community volunteers came together to make the day memorable - handing out approximately 350 pairs of shoes and socks to the students!

**EXCITING NEWS!** We're already working hard to bring Credit Union Kicks to the students at Fulton Elementary School. On December 4th, 2025, we measured the feet of 486 students to get them ready to receive their brand-new shoes and socks. Follow our Facebook page at [facebook.com/1stGatewayCU](https://facebook.com/1stGatewayCU) to see all the excitement from delivery day - it's coming soon!



## Trivia Night



### WHY WE'RE PLAYING:

Join us for an evening of trivia, laughs, and friendly competition - all to support the Credit Union Kicks program. Every team helps provide new shoes & socks for local students.

### THE DETAILS:

- Friday, February 6th
- 6:30 - 9:00 PM
- Camanche Bowling Alley

### TEAM SIGN UP:

- \$80 per team
- Up to 8 players
- Register at any of our 7 branches or scan the QR code to sign up.

### WHAT TO EXPECT:

- Gift cards, trophies, and bragging rights
- Raffles
- Silent Auction items

**BRING A NEW PACK OF KID'S SOCKS TO GIVE YOUR TEAM AN ADVANTAGE! (UP TO 8 PER TEAM)**

**FOOD AND DRINK WILL BE AVAILABLE FOR PURCHASE.**

**REGISTER HERE**



**BE PART OF  
THE IMPACT!**

[WWW.1STGATEWAY.ORG/FOUNDATION](http://WWW.1STGATEWAY.ORG/FOUNDATION)

## Upcoming Holiday Hours

> Martin Luther King Jr. Day

Monday, Jan. 19th - CLOSED

> Presidents Day

Monday, February 16th - CLOSED

## Community Investments

> Sterling Fire Dept. Safety Program

> Northeast Athletic Boosters

> Morrison Paint the Town

> CGH Health Foundation

> Camanche Fine Arts Boosters

> DeWitt Chamber Autumn Fest

> Clinton Mardi Gras Parade

> Rock River Hospice Festival of Trees

> Sauk Valley Food Bank

> United Way of Clinton County

> Fulton Historical Society

> Camanche Sharing Tree

## 2026 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 2026 Annual Meeting on Saturday, March 7th at the Vista Grande in Clinton. Social hour begins at 5:00 PM and will be followed by dinner and our business meeting.

Tickets for the meeting will go on sale Monday, January 26th at any of our seven locations. Tickets are \$9.00 for members and \$18.00 for non-members.

# Board Nominations

Now accepting candidates to fill upcoming vacancies!

1ST Gateway Credit Union is now accepting nominations for the Board of Directors. The terms of three members of the Board of Directors will expire at the Annual Board Meeting on March 7th, 2026. Board positions are volunteer, terms are for three years and are staggered among the nine board positions. Responsibilities include attending a monthly board meeting, in addition to several other functions throughout the year.



Candidates must be at least 18 years of age and be a member in good standing. If you are interested in running for a position, please submit your letter of interest in writing along with a brief biography and deliver the information to any 1ST Gateway Credit Union branch by Friday, January 16th, 2026.

## Need Extra Money for School? Apply for a Scholarship

### 1ST Gateway Scholarships

1ST Gateway Credit Union takes pride in supporting the educational goals of our members and their families. In 2026, we will award eight \$2,500 scholarships to credit union members. To be eligible, candidates must meet the following criteria:

- > Must be a member of 1ST Gateway Credit Union.
- > Applicants must be high school seniors or GED holders planning to enroll as full-time students at an accredited college, university, or career/technical training program for the upcoming academic year.
- > Returning students or those pursuing their education later in life are also eligible to apply, provided they plan to be enrolled full-time (12+ credits per semester) at an accredited institution.
- > Previous scholarship winners are encouraged to reapply as long as they meet the eligibility requirements.

For more details on eligibility and the application, stop by any of our seven locations or visit [www.1stgateway.org](http://www.1stgateway.org), and navigate to the membership tab. Applications must be returned by February 6th, 2026.

### 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 eight scholarships to seniors and post-high school students to further their education. Essay questions are designed to encourage learning about the credit union movement and its mission.

The essay question for the 2026 Warren A. Morrow Memorial Scholarship is:

**Credit unions are financial cooperatives driven by the principle of 'People Helping People'. Share a story about a time when collaboration or teamwork helped you, your family, or your community achieve a goal. How does this cooperative spirit influence your view of financial success? How can your credit union help?**

Applicants must have an account established in their own name and be a member in good standing at an Iowa credit union. The application deadline is Friday, February 6, 2026, at 5:00 PM. For more information, log on to [www.iowacreditunionfoundation.org/impact](http://www.iowacreditunionfoundation.org/impact).



## What is DTI?

Debt-to-Income (DTI) measures how much of your income goes toward debt payments. It's the total of your monthly debt payments divided by your gross monthly income. DTI is one of many factors that lenders consider when determining your eligibility for a loan or credit card.

## How to Improve Your DTI

### Increase Your Income

You can boost your earnings by freelancing or joining the gig economy and looking for short-term work. Use the extra cash you earn to pay off your debt faster.

### Refinance or Consolidate

Refinancing any loans that you have can lower your monthly payments. This will give you more financial flexibility.

### Reduce Your Debt

Pay off your smaller debts first; or consider consolidating high-interest debts into a single, lower-interest loan in order to simplify your payments.

### Create a Budget

Try to track your income and spending, and cut back on non-essential items. Direct your savings towards paying off debt.



## Quarterly Statistics

	September 2025	September 2024
Total Assets	\$161,531,631	\$158,831,220
Total Loans	\$130,353,877	\$126,925,665
Total Deposits	\$138,006,910	\$135,841,041
Total Reserves	\$24,453,848	\$23,594,179



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



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[www.1stgateway.org](http://www.1stgateway.org)