



1ST EDITION
Fall 2014

A Newsletter for Shareholders of 1ST Gateway Credit Union

1ST GATEWAY SURPASSES \$100 MILLION MILESTONE IN ASSETS

“Our growth and success are attributed to a great staff that works hard at watching out for the financial well-being of our members and a Board of Directors that guides us strategically and gives us the tools to get the job done. We strive to anticipate our members’ needs and then tailor our products and services to meet those needs.”

“1st Gateway has had exceptionally strong deposit and loan growth over the past 12 months despite increased competition in the market. We look for opportunities to say ‘yes’ on many of our members’ loan requests, as our members are more than a credit score. We are proud to have reached this significant milestone. With our continued growth, both in members and asset size, we look forward to helping our members achieve their financial goals for many years to come.”

1GCU CEO Pat Drennen

Camanche

Clinton

DeWitt

Fulton

www.1stgateway.org

UPCOMING DATES

Monday, September 1st
Closed for Labor Day

Thursday, October 16th
International Credit Union
Day
(Free lunch at all branches)

Tuesday, November 11th
Closed for Veterans' Day

Thursday, November 27th
Closed for Thanksgiving

Wednesday, December 24th
Closed at 12:30 pm for
Christmas Eve

Thursday, December 25th
Closed for Christmas

Wednesday, December 31st
Closed at 12:30 pm for
New Years Eve

Thursday, January 1st
Closed for New Years

International Credit Union Day Thursday, October 16, 2014

International Credit Union Day (ICU Day) has been celebrated on the third Thursday of October since 1948. The day is recognized to reflect upon the credit union movements history and to promote its achievements. It is a day to honor those who have dedicated their lives to the movement, recognize the hard work of those working in the credit union industry and show members our appreciation.

Join us in the celebration by visiting any of our four 1st Gateway Credit Union locations for a free lunch from 11:00 a.m. - 2:00 p.m.



Ten Rules for Successful Money Management

Always remember that the most important factor in using money wisely is not how much money you make, but how you manage your spending! Here are ten rules that can help you achieve financial success.

1. Arrange a family system for handling money and make certain that everyone in the family is involved and understands it.
2. Make a spending plan suited to your own income and needs. Don't try to follow others – a spending plan is a personal system to help you and your family.
3. Decide on your family's most important goals. Spend your money on things that will care for your family's welfare and happiness. Take a minute to decide how important it really is to you and your family, before you make the final purchase.
4. Plan ahead for the entire year. A financial picture of your entire year will be a great guide and can help to meet your family's financial goals.
5. Include all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you track what you spend more accurately.
6. Use credit wisely. Don't spend more on credit than you can afford to pay on a monthly basis. Responsible use of credit cards will help you establish a solid credit rating and avoid financial problems.
7. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
8. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined and succeed.
9. Review your plan once a month.
10. Hold family meetings to review the progress together.



BE IN THE KNOW!

Join the social media conversation to find out the latest at 1st Gateway!

What have we been up to lately ?

CLINTON BRANCH EXPANSION OPEN HOUSE



We celebrated our Clinton Branch expansion in June with three fun-filled days that included a ribbon cutting from the Clinton Chamber of Commerce, a live remote from MAC 94.7 FM, and food and prize giveaways.



Ken Merritt
39" TV



Betty Petersen
Smokey Joe



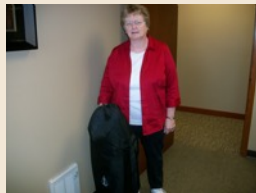
Paul Niedermeyer
Blu-Ray Player



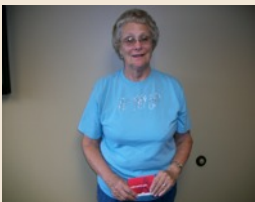
Amanda Meggenberg
Blu-Ray Player



Beth Lind
Weed Eater



Darlene Ketelsen
Bag Chair



Sandra Thompson
Rastrelli's Card



Gary Burgess
Table Top Grill



Matthew Seitz
Weber Grill

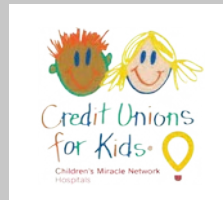


June Manderscheid
Lawn Mower

Giving back to the kids of our community....



Thanks to your generosity we raised over \$530.00 to benefit the University of Iowa Children's Hospital during our Children's Miracle Network Bake Sale May 16th.



Credit Unions for Kids is a nonprofit collaboration of credit unions, chapters, leagues/associations and business partners from across the country, engaged in fundraising activities to benefit 170 Children's Miracle Network Hospitals.



1st Gateway helped in the Drive to Revive Arbor Day. On Friday, April 25th more than 130 Fourth Graders in DeWitt rolled up their sleeves and planted a tree.



The kids then became members of Fourth Grade Foresters. The project's goal is to help revitalize a remarkable idea - observation of Arbor Day in America's schools. Fourth graders at Ekstrand Elementary School in DeWitt received trees to take home and plant courtesy of 1st Gateway Credit Union.

Hometown Spirit...the 1st Gateway Credit Union Way!



Fulton Dutch Days



DeWitt 4th of July Parade



Camanche Party in the Park



Credit Union Night with the Lumberkings



Camanche Days Parade



Camanche Days Bingo

Shred Days Friday, October 3rd

At 1st Gateway Credit Union, protecting your personal information is of the utmost importance. That's why we're happy to bring Shred Days to two of our branches on Friday, October 3rd.

Shred Days are an opportunity to:

- Free up space
- Eliminate unnecessary theft and security risks
- Get rid of old, outdated and useless files



Document shredding will take place from 10:00 a.m. - 11:30 a.m. at our Camanche branch (Highway 67 North) and from Noon - 1:30 p.m. at our Clinton branch (1504 N. 2nd Street). Shredded materials will be bleached and recycled for use in other paper products.

If you plan to bring items to shred, please be aware of the following:

- Information should be in paper bags or boxes the size that a person of average strength can lift or carry. Plastic bags and cardboard cannot be shredded as they can cause the shredding equipment to malfunction.

- Only paper bags can be shredded. Remove documents from three-ring binders prior to the event as they cannot be shredded; however, staples, rubber bands, paper clips and folders are acceptable. Cintas will no longer accept video and regular cassettes, computer discs and CDs.

1st Time Homebuyer Program

Buying a home is one of the most rewarding investments you will ever make. It can also be a bit intimidating when funds are not on-hand to cover the traditional expenses associated with a mortgage loan. With our 1st Time Homebuyer Program we offer two programs to help first-time homebuyers obtain financing and to step into the home of their dreams!

For more information see Lance in Camanche or Julie in Clinton

10 Reasons Why You Should Consider Switching To Online Banking

1. You can pay your bills online. Most online institutions offer convenient bill paying services. With these services, paying your bills just takes a mouse click. You can even set up automatic payments with just a click of a mouse and never worry that you will forget to pay a regular monthly bill.

2. You can apply for many types of loans online. Applying over the Internet is often easier than filling out paper forms. However, some types of loans may still require the paperwork.



3. You can review account activity and know your up-to-date balances. It's easy to see which checks have cleared, which bills have been paid and which transactions are still pending.

4. You can transfer funds between your accounts easily. Knowing how much money you have in each account can enable you to move money to other accounts to earn higher rates on certain funds.

5. It can be cheaper. Online bill paying eliminates the cost of stamps, envelopes, gasoline and parking fees, as well as ordering checks.

6. You can save time. You can bank whenever and wherever you want. All you need is Internet access.

7. You can get up-to-date rates. Checking out the current rates on Certificates of Deposit, savings accounts and loans is fast and easy.

8. It is safe. Our online banking activities use highly sophisticated encryption devices to ensure both privacy and the safety of your transactions. But you must be sure to carefully guard your access code or Personal Identification Number (PIN).

9. You can receive valuable information. Sign up today for our E-Alerts and receive alerts on money transfers, direct deposits, bill payments and much more.

10. Download all of your account information to Quick Books or Microsoft Excel for easy record keeping.

Indirect Dealer Spotlight



Krieger's
2113 11th Street
DeWitt
(800) 246-8681
www.kriegers.com

Make your next vehicle purchase simple by applying for a 1st Gateway auto loan directly through the dealership.

- Quarterly Statistics -

July 2014 July 2013

Total Assets	\$101,208,216	\$87,224,025
Total Loans	\$84,790,294	\$70,721,187
Total Deposits	\$85,833,440	\$75,393,452
Total Reserves	\$10,546,047	\$9,426,333

Camanche

Clinton

DeWitt

Fulton