

# 1ST EDITION

The Quarterly Newsletter for 1ST Gateway Credit Union Members

## Announcing the 2026 College Scholarship Winners

Investing in young, promising minds is a great way to ensure that our communities' futures are bright. 1ST Gateway Credit Union is proud to announce the eight \$2,500 scholarships that are awarded to 1ST Gateway Credit Union graduates in support of the continuing of their education and the development of their leadership skills. We are pleased to support their educational journey.

Congratulations to this year's scholarship recipients:

Brooke Paasch (recipient of the Jim Rasmussen Memorial Scholarship), Brenna Meyermann, Aubrey Ferguson, Elise Davison, Madeline Adams, Kennady Bigwood, Teryn Hansen, and Edward Weiner.



**Brooke Paasch**  
University of Iowa



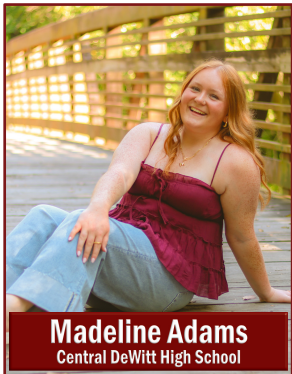
**Brenna Meyermann**  
Embry-Riddle Aeronautical University



**Aubrey Ferguson**  
Clinton High School



**Elise Davison**  
Iowa State University



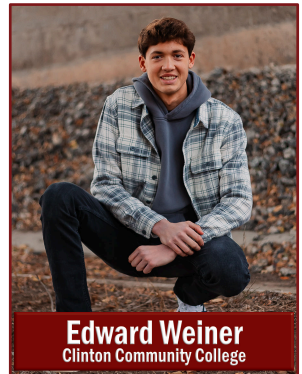
**Madeline Adams**  
Central DeWitt High School



**Kennady Bigwood**  
Grand View University



**Teryn Hansen**  
Northeast High School



**Edward Weiner**  
Clinton Community College

## Upcoming Holiday Hours

- > Memorial Day  
Monday, May 25th - CLOSED
- > Juneteenth  
Friday, June 19th - CLOSED

## Community Investments

- > DeWitt Fine Arts Foundation
- > April House Morrison
- > Whiteside County Senior Center
- > B-rrry Scurry Race Sponsor
- > Clinton Sawmill Museum
- > American Red Cross
- > Northeast Fine Arts Boosters
- > Fulton Fire Department
- > Sterling YWCA
- > Pam Pray Memorial Run
- > Junior Achievement Bowl-A-Thon
- > Life Connections Ride 4 Recovery
- > Camanche Key Club
- > Clinton Public Library - Market Music
- > DeWitt American Legion

## 2026 Annual Meeting Celebrating 73 Years

On March 7th, we thanked over 220 members and guests at our 73rd Annual Meeting at the Vista Grande in Clinton. Chief Executive Officer, Patrick Drennen, noted that 2025 was another successful year for 1ST Gateway Credit Union.

As a credit union, our purpose is to act in the best interests of our members and to ensure every decision made, and every initiative that is undertaken has a clear focus to benefit our membership. The focus on our membership has allowed our credit union to reach over \$168 million in assets in 2025.



Our 2026-2027 Board of Directors who were sworn in are as follows: Steve Zuidema, Brian Johnson, Lanny Reed, Rosann Raymond, Kerry Kennedy, Steve Cundiff, Gary Haines; and not pictured: Tom Bohle and Deb Bianchi.



During the meeting we also took time to recognize employees who have reached significant career milestones at 1ST Gateway Credit Union. Jennifer Nelson was recognized for 5 years of service, and Callie Hilgendorf and Stacy Schutte were recognized for 15 years of service.

## Rate Highlights

Savings	APY*	Term Shares of Deposit	APY*	Loans	Loans
\$100 Average Daily Balance	0.10%	6 Month	3.50%	New & Used Vehicles	New & Used Recreational Vehicles
<b>Checking</b>		12 Month	3.60%	Rates As Low As:	Rates As Low As:
\$500 Average Daily Balance	0.10%	18 Month	1.90%	5.14% APR**	6.14% APR**
<b>IRA Term Share</b>	APY*	24 Month	2.10%		
12 Month - \$1,000 minimum	1.40%	36 Month	2.10%		
<b>IRA Share</b>		48 Month	2.20%		
\$20 minimum to open	0.15%				

\*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.

# Handling "Your Money is at Risk" Phone Calls

From The Federal Trade Commission



Your phone rings, and the caller immediately claims there's a serious problem — fraud on your credit card, suspicious activity on your bank account, unpaid taxes, or benefits that are about to be suspended. The message is urgent and designed to create fear. That sense of panic is not accidental; scammers rely on heightened emotions to push people into making quick decisions.

### It's important to pause before reacting.

The caller may appear credible because they can provide personal details such as your full name, address, or partial account information. However, having access to this information does not make them legitimate. Scammers frequently obtain personal data through data breaches, public records, phishing schemes, or by purchasing it on the dark web. They use these details strategically to make their claims seem authentic.

### This does not mean that you should trust them.

So, what should you do if you get a call like this?

- 1. Get some basic details, then hang up.** What's the problem? What company or financial institution are they calling from? Then hang up.
- 2. Verify the story by contacting the company or financial institution yourself.** Do you have an account with whoever the caller says they represent? Contact the company directly to find out what's going on.
  - > **DO** use the official app or website to get in touch with the fraud department.
  - > **DO** call the phone number on a recent statement or the back of your card if available.
  - > **DO NOT** rely on top search results to find a company's contact information. Scammers often buy the paid search ads in order to get their fake numbers to appear at the top of listings.
- 3. Always talk to a trusted friend or family member.** No legitimate fraud department will tell you to keep the call a secret.

**\*No matter who says they're calling, NEVER share your personal or account information, don't give anyone remote access to your phone or computer, and keep account verification codes to yourself.**

## Quarterly Statistics

	December 2025	December 2024
Total Assets	\$168,664,592	\$164,181,924
Total Loans	\$128,989,892	\$124,604,734
Total Deposits	\$144,754,036	\$140,614,639
Total Reserves	\$24,356,340	\$23,473,036

## Do you have a beneficiary on your accounts?

Naming a beneficiary on your financial accounts ensures your money goes directly to the right person if something were to happen to you.

It helps avoid delays, legal issues, and family disputes. It will also allow your loved ones to access funds quickly without going through a long court process. This simple step gives you peace of mind and protects those you care about.

Stop by any of our seven locations with your beneficiary's name, social security number, address, phone number, and email address (if applicable), and we will fill out the paperwork to get them added.

## 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.



## Credit Union Kicks Celebrates 2nd Successful Shoe Drop

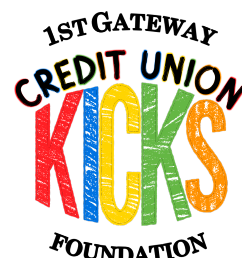
On January 27th, 2026, the 1ST Gateway Credit Union Foundation celebrated another successful Credit Union Kicks shoe drop, delivering a brand-new pair of shoes and socks to every student at Fulton Elementary School.

Credit Union staff, board members, and community volunteers came together to make the day a memorable one - handing out approximately 500 pairs of shoes and sharing in the excitement and smiles of the students!

This second delivery day represented a major milestone - bringing our total impact to over 800 students who now have comfortable, high-quality shoes to walk into school with confidence.

**EXCITING NEWS!** We're already working hard to bring Credit Union Kicks to ALL of the students at Clinton Elementary Schools. Follow our Facebook page at facebook.com/1stGatewayCU to see all of the excitement and latest updates.

Want to be part of the impact? Visit [www.1stgateway.org/foundation.html](http://www.1stgateway.org/foundation.html) or scan the QR code to learn more!



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Clinton  
563-243-0524

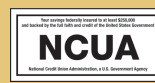
DeWitt  
563-659-5963

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)