

CREDIT UNION NEWS

COMMUNITY 1ST CREDIT UNION &
GENERATIONS - A DIVISION OF C1CU
eNEWSLETTER
www.myc1cu.com

SUMMER
2023



Announcing the 2023 Gale Osterloh and Wilbur Woodrow Walton Scholarship Recipients!



We're delighted to introduce the esteemed recipients of the 2023 Gale Osterloh and Wilbur Woodrow Walton Scholarship, each awarded \$2,500.00. Their shared dedication to self-improvement, service, and scholastic achievement exemplify the values we champion at our credit union.

First on our list is Reece Lewis Calica, an upcoming graduate of Rochester High School. Reece, a military child, has demonstrated resilience and tenacity, inspired by his father's two-decade service in the Marine Corps. His sportsmanship, evident in cross-country, wrestling, and soccer, reflects his father's "Devil Dog" ethos. As Reece shared, "I like to be the one pushing the hardest on the Cross-Country Track, Wrestling mat, or the Soccer field."

Beyond sports, Reece's philosophy resonates with the words of an artist he admires, "my grades aren't great, but my heart is nothing but gold!" This scholarship continues a family legacy, his aunt being a past recipient in 1997. Dedicated to a career in the EMS field, Reece thanks everyone who read his application and expresses gratitude for this opportunity. Reece, we admire your fervor, and we are eager to see your future accomplishments!

Next, we are honored to present Kaylie Butler, a distinguished student from Marysville Getchell High School. With a 3.6 GPA, Kaylie plans to channel her scholarship funds towards majoring in Forensics at Penn State, with a goal to earn a PhD in Forensic Anthropology. A dedicated Girl Scout since the second grade, Kaylie's altruistic spirit extends to her volunteer work at the Salvation Army. Her Forensic Science Teacher vouched for her resilience and influence, saying, "Kaylie is the type of student who has high expectations for herself but who is also a consistent positive influence on every other student and adult she is around." Kaylie anticipates a rewarding summer trip to Europe with her mom after her graduation. Kaylie, your determination is inspiring. We're excited to watch your future unfold!

Congratulations to Reece and Kaylie on their commendable achievements. We wish you both the best in your future endeavors!

Credit Union vs. Banks: Understanding the Differences and Benefits

Have you ever wondered about the difference between a credit union and a bank? They might seem similar at first, but there are key differences that make credit unions stand out, particularly Community 1st Credit Union.

Credit unions are not-for-profit organizations. Instead of aiming to make a profit like banks, credit unions use their surplus to give back to their members through better rates and lower fees. At C1CU, we stand behind the principle of "People Helping People." We pride ourselves on providing you with excellent financial products, including competitive rates on savings and loans, as well as lower fees compared to most banks.

Also, we are owned by you! Banks are typically owned by shareholders who may not even use the bank's services. As a member-owner of C1CU, you have a say in how your credit union is run. You can vote on important issues and even run for the Board of Directors or Supervisory Committee.

We focus on personal service. You are so much more than just a number; you're a part of our community. C1CU is dedicated to your individual needs and our personal touch ensures that you receive services and products tailored specifically to your financial goals.

Finally, credit unions invest in local communities. We support local events, charities, and small businesses. At C1CU, you're not just investing in your financial future but contributing to the strength and prosperity of our local communities.

While banks and credit unions may seem similar, there are clear advantages to being part of a credit union. We prioritize your financial well-being, offer personalized service, and contribute to our community's growth. Thank you for being part of our Community 1st family. We look forward to continuing to serve your financial needs.

INSIDE THIS ISSUE

2023 Scholarship Recipients!

Credit Union vs. Banks

Protecting Your Identity

MyC1CU Card Control on the Way

Member Appreciation Day

HOLIDAY CLOSURES

Monday, June 19th
Juneteenth

Tuesday, July 4th
Independence Day

Monday, Sept 4th
Labor Day

IMPORTANT DATES

Sunday, June 18th
Father's Day

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Protecting Your Identity in a Digital World

Staying secure: small steps with big impacts.

As we embrace the convenience and accessibility of digital banking, amidst rising fraud, we must also pay attention to the safety of our personal information online. Let's talk about some important steps to protect your identity in this always-changing digital world.

Set Strong Passwords: Your first line of defense in digital banking is a robust password. Aim for a combination of uppercase and lowercase letters, numbers, and special characters. Don't use easily guessed information like birthdays or names. Change your passwords every few months for added security. Our employees will not ask you for your online banking password and you should not give it to anyone.

Enable Multi-Factor Authentication (MFA): This adds an extra layer of security to your accounts. After entering your password, you'll be prompted to verify your identity again – perhaps with a code sent to your phone or email. It's a small step that makes a big difference! Again, do not give this code to anyone. Our employees will not ask you for this information.

Be Cautious with Emails and Texts: If you receive an email or text message asking for your banking information, don't click on any links or give out your details. Scammers often try to pose as banks or credit unions. Remember, C1CU will never ask for sensitive information via email or text.

Regularly Monitor Your Accounts: Keep an eye on your accounts and transactions. If you see something unfamiliar, notify us immediately. You can easily monitor your accounts with our online banking service and mobile app.

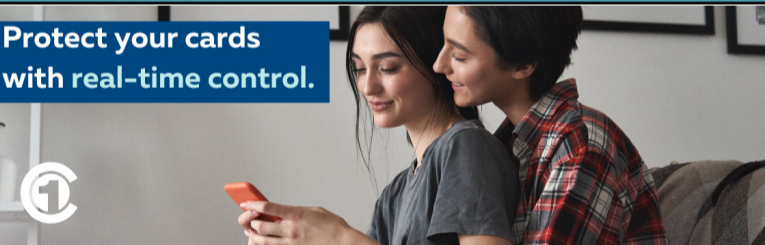
Use Secure Wi-Fi: When accessing your financial information, avoid using public Wi-Fi networks. These can be unsecure and expose your data to potential thieves. Instead, use a secure and private network.

Update Your Devices: Keep your smartphones, tablets, and computers updated. These updates often include security enhancements to protect your personal information.

Protect Your Personal Information: Keep personal information like your Social Security number and account details secure. Don't share this information unless it's necessary and you trust the recipient.

At Community 1st Credit Union, we're proud to offer advanced online and digital banking services. With contactless payments, Apple Pay, Google Pay, and digital wallets, banking has never been more convenient. But it's also important to keep safety in mind.

By following these steps, you can enjoy the benefits of digital banking while keeping your personal information safe. If you ever have questions about account security, we're here to help. Together, let's make sure our digital banking experience remains safe and secure.



Protect your cards with real-time control.

New security and control for our cardholders

We are excited to announce the upcoming release of our new app, MyC1CU Card Control. This platform introduces unprecedented, real-time control over your debit and credit cards through your smartphone or tablet.

MyC1CU Card Control adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place. With MyC1CU Card Control, you can:

- Control where, when, and how your cards are used
- Turn cards on and off instantly from your mobile device
- Limit spending amounts to reach budget goals
- Restrict types of purchases made

Be on the lookout for the release of MyC1CU Card Control within the next few months. We will share the exact release date through an email update, printed handouts in our branches, and on our Facebook pages and website.

Download the MyC1CU Card Control app once it's live, and gain a new level of security and control over your money.



Mark Your Calendars: Member Appreciation Day is Coming Soon!

Get ready for Member Appreciation Day, a special occasion dedicated to celebrating you! This event is our way of expressing gratitude for your continued trust and partnership with Community 1st Credit Union and Generations - a Division of Community 1st Credit Union.

Mark your calendars for the last week of August and get ready for a day filled with delicious treats and exciting surprises! Each branch will be serving warm coffee, tasty cookies, and delectable donuts as a small token of our appreciation for you. But that's not all - we've also planned some additional fun-filled giveaways to ensure the day is memorable.

The exact date and time for each branch's celebrations are being finalized, so stay tuned for more details. We will be sharing this information through member emails, our website, social media, and our branches.

Remember, our credit union is not just a financial institution; it's a community of people like you, who make us who we are. Your satisfaction and financial success are our highest priorities, and this special week is all about expressing our gratitude to your continued support.