



Zelle® Mobile Payments



We have partnered with Zelle® to bring you a fast and easy way to send and receive money with friends, family and people you know. With Zelle®, you can send money directly from your account to enrolled recipients in minutes, all from the convenience of online banking or our mobile app. Easily start today using just your email address or U.S. mobile number and follow these four easy steps:

1. Enroll or log in to Bill Pay
2. Select "Send Money With Zelle®"
3. Accept Terms and Conditions
4. Select your U.S. mobile number or email address and deposit account

That's it! You're ready to start sending and receiving money with Zelle®.

Cooler Days, Hot Rate: Earn 4.00% APY with Premier Rewards Checking

Fall days with cooler temperatures are here, but our new Premier Rewards Checking has a hot 4.00% APY on balances up to \$50,000! Members are seeing the benefits of having direct deposit and e-statements and only having to use their debit card ten times each month to earn this outstanding rate! Of course, all Premier Rewards members have access to all of our mobile and online products to make it easy and safe to track balances, transactions, and even get direct deposits up to two days early! Learn more at FirstFedCU.com/Premier.



Become a Board Member!

Nominations will soon be open for a seat on our Board of Directors. Our board members represent thousands of Members to ensure the Credit Union is providing the products and services to meet our Member's expectations and needs. Board Members help the Credit Union develop our long-range strategic plans while overseeing the financial performance of the Credit Union. Board meetings are generally held on the third Monday of each month at 5:30 p.m. and last approximately two hours. For additional information, visit our website at firstfedcu.com/become-a-board-member. Let us know of your interest!

2025 Member Survey

First Federal Credit Union is committed to enhancing each Member's experience with our products, services and employees. We are inviting our Members to participate in a short, anonymous five-question survey about your First Federal experience.

Your opinion is extremely valuable to us, and the information collected from your survey will be reviewed and acted upon at all levels within First Federal. Go to FirstFedCU.com or scan the QR code.



Skip A Payment During the Holidays!

Does your budget need a little breathing room during the holiday season? The Skip-A-Pay program gives you the option to defer one monthly payment in November, December, or January on your qualifying First Federal loans for a small fee. Take advantage of our holiday skip-a-payment program and treat yourself to a more joyful and stress-free holiday season. For details visit firstfedcu.com/skip-a-payment or call us at 319.743.7806 today!



Employee Spotlight!

Ali Carpenter



Hometown: Milford, Iowa

Work: Contact Center Representative in Spencer with other Member duties as needed!

Education: First graduating class of Okobojii High School; Associate's Degree from Kirkwood Community College

Family: Husband Scott, daughters Jordaen and Gabrielle, grandsons Makoa (2 yrs) and Luka (7 months)

Things I like to Do: When not spending time with family, my husband and I spend time on the deck we built together; grilling and cooking while enjoying the Kansas City Chiefs and NASCAR racing.

Stay Alert: Deepfake Scams

Scams targeting Americans are surging. Since 2020, the FBI has received 4.2 million reports of fraud. That's \$50 billion in losses. Imposter scams in particular are on the rise in the age of artificial intelligence (AI). Criminals are using deepfakes, or media that is generated or manipulated by AI, to gain your trust and scam you out of your hard-earned money.

Deepfakes can be altered images, videos or audio. They may depict people you know – including friends and family – or public figures including celebrities, government officials and law enforcement.

How to Detect a Deepfake: Look for Inconsistencies

- Are any of the facial features blurry or distorted?
- Does the person blink too much or too little?
- Do the hair and teeth look real?
- Are the audio and video out of sync?
- Is the voice tone flat or unnatural?
- Does the visual show odd or unnatural shadows or lighting?

Tips to Stay Safe:

- **Stop and Think** - Is someone trying to scare you or pressure you into sending money or sharing personal information?
- **Verify** - the legitimacy of people and requests by using trusted numbers, official websites and online reverse image/video search tools.
- **Create codewords** – or phrases with loved ones to confirm identities
- **Limit your digital footprint** – photo, voice clips and videos can be used to train deepfake models
- **Never Repost** – videos or images without verifying the source

Are You a Snowbird?

If you spend the winter at another location, it's important to update your account details to ensure uninterrupted service. First, notify us of your temporary address change to receive any important mailings. You can do this through online banking or by visiting your local branch. Also, please notify us when / where you are traveling so you are able to use your debit or credit card without interruption. Unexpected transactions in a faraway state can often trigger alerts on your card. If you haven't already, consider enrolling in eStatements to access your account statements securely from anywhere. Finally, remember to update your address back once you return home to avoid any delays in receiving future mailings.

In The Community



Our Spencer team was deeply involved in the recent Clay County Fair – the “World’s Largest County Fair”. From serving in food tents, driving parking lot shuttles, and other volunteer duties, employees were having fun the entire ten days of the fair. As a key sponsor, fairgoers had plenty of opportunity to learn about our new Premier Rewards Checking account!

Donate to the First Federal Credit Union Foundation

If you're considering year-end charitable contributions, the First Federal Credit Union Foundation may be an option for you. The Foundation operates as a 501(c)3 tax-exempt organization that provides grants, donations and scholarships within our local community. Visit [FirstFedCU.com/foundation](https://www.FirstFedCU.com/foundation) for more information.

Message From The CEO



Tom Chalstrom
President & CEO
tom.chalstrom@FirstFedCU.com

Having declared myself as “The Old Guy” in the organization, I try not to be too judgmental when it comes to accepting new ideas and social norms that aren't customary to me. A classic example is touchdown celebrations. The football players I admired usually just celebrated by accepting slaps on the helmet and handing the ball to the referee. In today's football, a mere one-yard run results in celebrations worthy of “Dancing With The Stars” judging. But I admit, I don't turn away – I too want to see the elaborate, even scripted ‘celebrations’ as a result of a team effort. And why shouldn't they celebrate? I can only imagine the hard work, dedication and commitment it took to create the moment. I compare it to celebrating member success. Our members work to earn, save, and even repay. This takes hard work, discipline and a relentless commitment to achieve their goals. We like to think our employees are part of each member's experience – we help identify savings opportunities, review loan options, or offering solutions to streamline finances, each a key element in our members' “playbook”. When a member achieves their financial goals, we feel they should celebrate – any way they want! We are simply proud to be a part of the team!

As always, stop in and say hi, introduce yourself or even comment on what you want First Federal to do for you!