



Free Shredding!

It's the new year...is it time to clean out those old monthly statements crammed in a drawer or finally get rid of those shoeboxes full of canceled checks? Bring them into our office and we will safely dispose of them for you through our secure document destruction and shredding service. There is no cost for this convenient service - any First Federal member can bring their old financial records in and we will dispose of them for you.

Connect With Us

Don't want to head out into the ice, cold and snow to renew your First Federal CD? Connect with us through VideoCU, our video chat. With First Federal Credit Union's Video banking, you can securely interact face-to-face with a Contact Center Representative from your computer or mobile device. Ask questions or get account balance information, even renew that CD - it's like being in our office!

To start your VideoCU session, click on Let's Connect at FirstFedCU.com and then select Meet. Our popular Chat and SMS (text) options also allow you to connect directly to a representative. Connect with us today!

100th Anniversary!

2026 is an important milestone for First Federal Credit Union. We are going to celebrate our 100th Anniversary as a credit union! As the second-oldest credit union in the State of Iowa, we have been meeting the needs of our members since 1926. A 100th Birthday Celebration is being planned for a Summer, 2026 event! Additionally, we will be celebrating throughout the year with our members through giveaways, special products and rates, member events, and a whole lot more! Further details will be announced at our Annual Meeting on March 30, 2026.

Annual Meeting

All Members are invited to attend the 100th Annual Meeting of First Federal Credit Union to be held on Monday, March 30, 2026 at the Hiawatha Community Center, 101 Emmons Street, Hiawatha, IA. Doors open at 6:30 p.m. for light hors d'oeuvres with the meeting beginning at 7:00 p.m. The meeting will include a presentation of our 2025 financial results and we will also complete the election of our board members. Please join us as we celebrate the accomplishments of 2025!

Board Member Election

Six members have been nominated to stand for election to the Credit Union's Board of Directors. Incumbents Tony Kendall, Mike Pickering, and Judy Vondracek were nominated in addition to members Trent Hekel, Bob Mollman, and Dr. Nancy Kahle Netolicky.

Members will have an opportunity to vote in the election for the board of directors in one of the following ways:

1. In person at any First Federal office on Wednesday, March 18th and Thursday, March 19th from 9 a.m. - 5:00 pm, or on Friday, March 20th from 9 a.m. to Noon.
2. Mail-In voting; members must request a ballot
3. Online, by requesting a link to cast a ballot online.
4. In person at the Annual Meeting on March 30, 2026.



For more details on the candidates and election, visit FirstFedCU.com/election.

Josh Christensen **Hometown:** Ramsey, Minnesota



Work: I've been with FFCU since July of 2023. I started out as a teller, then became a concierge and now a Personal Banker. Before that, I worked for more than 15 years in television as a sports broadcaster in Minnesota and here in Iowa. I still do local play-by-play in the area.

Education: Double major in Mass Communications and Political Science from Bemidji State University.

Family: I married my beautiful wife in July of 2025. We've been together since 2022. I do have one stepson and one stepdaughter. We have four dogs and six cats. Yes, that is correct, there are 10 animals in our home.

Hobbies: Fishing, hunting, reading, watching movies, running (half & full marathons, trail races), going to concerts & games with my Family.

Employee Spotlight!

Money Management: Start the New Year Strong with Four Habits

January is a great time to reset, refocus, and build healthy financial habits for the year ahead. With the busy holiday season behind us, even small changes can make a meaningful difference. Here are four easy strategies to help you start the year with clarity and confidence:

- 1. Don't buy anything new for an entire month.** Give yourself a spending reset by pausing non-essential purchases in January. This simple practice can uncover extra savings and help you regain financial momentum after the holidays.
- 2. Designate "cash-only" weekends.** Try choosing a weekend or two to leave your debit and credit cards at home and use only cash for discretionary spending. Because physically handing over money makes each purchase feel more real, this habit naturally reduces impulse buying and encourages more mindful choices.
- 3. Try reverse budgeting.** Reverse budgeting flips the traditional model by paying yourself first. Decide how much you want to save each month, move that amount to savings right away, and let the remaining funds cover your expenses.
- 4. Create a "buy it later" list.** When something catches your eye, add it to a "buy it later" list instead of buying it right away. Revisit the list after a week—or even a month—to see if you still want it. Most of the time the impulse fades, helping you avoid unnecessary purchases and protect your budget.

As always, First Federal Credit Union is here to support your financial goals in every season. If you have questions or want help getting your savings plan off the ground, our team is ready to assist. Wishing you a bright and financially confident start to 2026!

Foundation Update

The First Federal Credit Union Foundation has now contributed over \$140,000 to local non-profit groups, community activities, and college scholarships! Since the inception of the Foundation in 2018, contributions have been made to over 75 different organizations and 19 scholarship recipients. If you're aware of a local organization or activity that could use support, visit firstfedcu.com/foundation for donation guidelines and an application.

Long-time First Federal and Foundation director Mary Lawrence was thanked by Mayor Tiffany O' Donnell for her work at the third annual Mt. Zion Missionary Baptist Turkey Giveaway.



In The Community

Employees in Spencer were in the holiday spirit! Pictured is Ali B., Ali C. and Linda F. preparing to deliver gifts for seniors in the Upper Des Moines Adopt a Family initiative. Each senior received special gifts and goodies to brighten their holiday!



Message From The CEO

New Year.....new century??!!!! As strange as that sounds, it's true: later in 2026, First Federal Credit Union will begin its second century as a credit union. We are proud to be able to say we have been helping members since before television was invented, before interstate highways were built, before Mt. Rushmore was created, before the invention of the atomic bomb, and even before the Internet (who remembers those days?). We were already 40 years old by the time of the first Super Bowl!

There have been many changes through the years – technology, products, locations.....but the one constant has been the enduring support of our Members. We must listen to our Members in order to learn what your needs are – and I encourage all of our Members to use their voice to help us learn how we can improve what we do for you.

I would also like to take this opportunity to thank our volunteer Board of Directors, Supervisory Committee volunteers, and our employees for their hard work and dedication. As a result of your efforts, we continue to deliver a vibrant Member-focused organization.



Please make plans to attend our Annual Meeting on March 30th and stay tuned for announcements regarding our 100th Birthday Party!

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