

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!



Employee Spotlight Janell Kenney

Hometown:
Cedar Rapids, IA

Education:
Cedar Rapids Washington High School;
Banking/Secretary classes at Kirkwood

Career Highlights:
Over 30 years in banking!

Family:
Identical twin boys, 23 years old

Things I Like to Do
Outdoor Music festivals, travel to warm weather,
bike rides, spending time with family and friends

Card Shield: A Way to Protect Your FFCU Debit Card

Introducing Card Shield, a better way to protect your First Federal debit card. With Card Shield, you feel more empowered, and will discover more convenience while feeling more secure! See all the great things Card Shield will do for you:

Control Your Card on Your Terms:

- Turn your cards on/off at your discretion
- Set spending limits based on location, amount, merchant or transaction type
- Create travel plan notifications
- Easily dispute transactions

Use Your Card Confidently:

- Report lost or stolen cards in a couple of clicks
- Immediately turn off a lost or stolen card from your phone
- Keep in touch with First Federal Credit Union

Card Shield is available to First Federal debit cardholders beginning in mid-October. See FirstFedCu.com/CardShield for details.

Send Money With Zelle®

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:

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

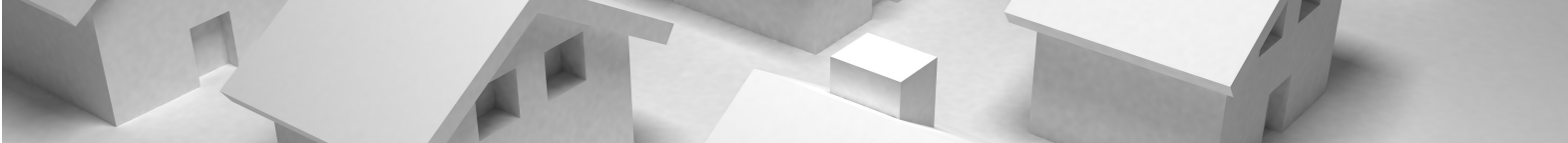
That's it! You're ready to start sending and receiving money with Zelle®.

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!





Fraud Against the Ederly

The fastest-growing form of elder abuse is Elder Financial Exploitation (EFE). EFE is the illegal or improper use of an older person's funds, property, or assets. Perpetrators may be family members, friends, neighbors, caregivers, health care providers, business associates, or strangers. EFE crimes generally fall into two categories:

Elder Theft

Trusted individuals steal money or belongings from seniors. Examples include:

- Forging checks
- Stealing retirement or Social Security benefits
- Using credit cards or bank accounts without permission
- Changing names on wills, bank accounts, life insurance policies, or real estate titles without permission

Elder Scams:

Beware of callers asking for money or information. To reduce the number of telemarketing calls you receive, consider signing up for the national Do Not Call Registry at www.donotcall.gov.

Do not comply with requests from strangers to deposit a check into your account and wire some or all of it back. If you send the money and the check is counterfeit, you may be held responsible by your financial institution for the loss.

If you use social media, this type of scam involves con artists who look for personal information on the internet that they can use to call or email an elderly person and pretend to be a relative in distress — such as a grandchild being injured, in jail, or lost in a foreign country — and needing money sent fast.

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 for more information.

In the Community



First Federal sponsored the summer carnival at the Jane Boyd Community House. Our employees turned out to help with games, food and fun!!!



Thanks to our generous members, our Hot Dog Fridays this summer supported the Freedom Foundation's Veterans Food Pantry. Brian Eschen, President of the Freedom Foundation is pictured with just one week's worth of donations. Thank you First Federal members!!

Tom Chalstrom



President & CEO

Tom.Chalstrom@firstfedcu.com

MESSAGE FROM THE CEO

Many years ago, a college professor introduced me to the mantra "Fail to Plan, Plan to Fail". Ever since, I have used this catchy expression to establish many personal and professional goals. This past spring and summer, a group of our employees have been engaged in creating a strategic plan that will chart the course for First Federal for the coming years. The process includes listening to varying viewpoints, providing input, offering suggestions, and giving feedback. Together, we are developing key strategies that will establish how we fulfill our mission to meet the financial needs of our members. Once the plan is completed, the real hard work will begin: executing the plan to achieve the desired results! Our efforts will result in an organization that is more focused on you and how we deliver products and services to meet the lifestyles of our members. Accomplishing big goals takes time, hard work, and perseverance. I am confident that we will accomplish what we aim to achieve!

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

