

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.



Employee Spotlight

Jessica Doocy

Hometown:
Cedar Falls, IA

Education:
Cedar Falls High School

Career Highlights:

I've been in banking since graduating high school, I currently manage our Indirect Lending

Family:

Significant other, Josh, and our FIVE pets!

Things I Like to Do

Anything outdoors with our dog, especially if we're in the mountains! Concerts, comedy shows, spending time with my family/nieces, and cheering on the Hawkeyes!

Join us for our Annual Meeting!

All Members are invited to attend the 98th Annual Meeting of First Federal Credit Union to be held on Monday, March 25, 2024 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 2023 financial results and we will also complete the election of our board members. Tickets are NOT required for the Annual Meeting. Please join us as we celebrate the accomplishments of 2023!

Members will also be able to attend the meeting via Zoom video conferencing. Instructions for connecting through Zoom will be posted at FirstFedCU.com/AnnualMeeting after March 1, 2024.

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 online 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 balance and account 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!

 Let's Connect

New & Improved Message Pay!

Message Pay allows you to transfer funds from a different financial institution to make a deposit or loan payment to your First Federal account.

- Message Pay will also send you text alerts to remind you that your loan payment is due
- Use your financial institution routing & account number or a debit or credit card to make payments
- All payments or deposits will be applied the next business day

Get started by visiting Message Pay at FirstFedCU.com

Foundation Milestone

The First Federal Credit Union Foundation has now contributed over \$100,000 to local non-profit groups, community activities, and college scholarships! Since the inception of the Foundation in 2018, contributions have been made to over 50 different organizations and 14 scholarship recipients. If you're aware of a local organization or activity that could use support, visit firstfedcu.com/about-us/first-federal-credit-union-foundation for donation guidelines and an application.

Stay Alert: How to Recognize Phishing Scams

In today's digital age, it's crucial to stay vigilant and protect yourself from phishing scams that can compromise your financial security. Phishing scams are deceptive attempts to trick you into revealing personal or financial information. Here's how to spot them:

1. **Check the Sender:** Examine the sender's email address. Phishers often use addresses that look similar to legitimate ones but may contain slight misspellings or unusual domains.
2. **Be Wary of Urgency:** Phishing emails often create a sense of urgency, pressuring you to act quickly. Be cautious when asked to provide sensitive information or click on links without prior notice.
3. **Verify Links:** Hover your mouse pointer over links in emails to see the actual URL. Be cautious if the URL doesn't match the expected website or contains unusual characters.
4. **Look for Typos and Poor Grammar:** Phishing emails often contain spelling and grammar mistakes. Professional organizations generally proofread their communications.
5. **Check for Unusual Requests:** Be suspicious if the email asks for personal information like passwords, Social Security numbers, or credit card details. Legitimate institutions won't request such data via email.
6. **Verify Requests for Money:** Never send money or gift cards in response to an unsolicited email request. Confirm such requests with the supposed sender through an official channel.
7. **Use Caution with Attachments:** Avoid opening email attachments from unknown sources, as they may contain malware.

Remember that First Federal Credit Union will never ask for sensitive information via email. If you receive a suspicious email, don't click on any links or share any personal data. Instead, contact us directly through our website or customer service number to verify the email's legitimacy.

Stay informed, stay vigilant, and stay safe from phishing scams. Your financial security is our top priority!

In the Community

First Federal employees combined holiday spirit with community spirit and donated time to the Salvation Army bell ringing campaign and assisted with Toys for Tots!



MESSAGE FROM THE CEO

Picture This... I have a saying: "you can't have too many pictures". I love the ease with which you immediately get to see the picture just taken; certainly not like the "old" days when you had to drop off the roll of film and maybe, maybe have the pictures ready in a day or two. I appreciate that I can store pictures on my phone or laptop and have access to years' worth of memories in a matter of a few clicks. Similarly, our credit union services have evolved over time and you forget how laborious banking used to be. Back in the day, you would stand in line while patiently waiting to deposit your check; the lines on payday often stretched to the door! Transactions were printed on passbooks and you had to take the time to balance your checkbook to make sure you didn't overlook recording a check. When duplicate (carbon copy) checks were introduced, we thought it was a game changer for our members! Fortunately, the speed of new products, new services, new banking has made all of our lives just a little easier. The convenience of banking: instant access to account information, along with ease of access to services, has required us all to learn new skills like navigating websites or mobile deposit features. That's where First Federal comes in. We will help you – whether it's learning how to change a password, transfer a deposit on your phone, or talk to a Contact Center member through video – we can help you become more comfortable with the technology and more informed about how we use our products. This will lead to member satisfaction and loyalty – something we strive to achieve with every member. And that is a picture worth a thousand words.

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

Tom Chalstrom



President & CEO

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