

Special Rate on Home Equity Loans!

Rates as low as 6.99%

Consolidate bills, make home improvements, or fund major expenses with a Home Equity loan. Special bonus: make no payments for 90 days!

Details or apply online at firstfedcu.com/equity.



Employee Spotlight

Joy Zanker

Hometown:
Atkins, IA

Education:

Associate degree in business administration with an emphasis in Business Management

Career Highlights:

I have been with First Federal Credit Union for 12 wonderful years, and I am currently the Contact Center Supervisor.

Family:

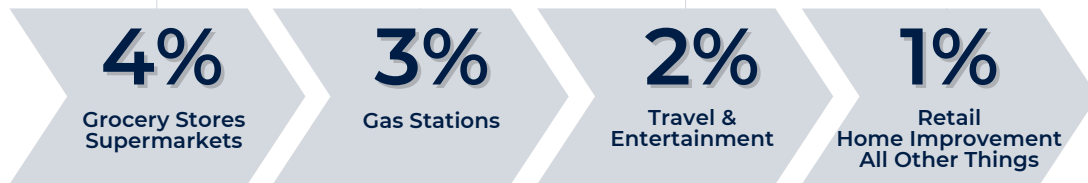
Husband of 8 years Greg Zanker and our three beautiful children Brodie (6), Myles (4), and Juliet (2)

Things I Like to Do

I love spending time with my family and friends, DIY projects like painting and repurposing furniture, golfing, gardening, and listening to live music

Visa Ca\$h Rewards: Greater Rewards!!!

New Reward levels are coming to our popular Visa Ca\$h Rewards credit card! Beginning May 15th, earn up to 4% cash back when you use your Visa Ca\$h Rewards card. There's no need to juggle multiple cards for different rewards; the Visa Ca\$h Rewards Credit Card is your all-in-one solution for cash back. Apply today and start enjoying the benefits of Visa Ca\$h Rewards on every transaction. Here are the new popular Reward levels:



There's more!!

- As low as 11.99% APR fixed interest rate
- No balance transfer fee!
- No annual fee
- 25-day interest-free grace period on purchases

Apply today at

FirstFedCu.com/rewards

Annual Meeting Report

At the recent annual meeting, three directors were each re-elected to their positions on the Board of Directors. Elected to serve three-year terms were Jim Maher, Greg Schluter and James Schluter. Incumbent board members include Mike Pickering, Mary Lawrence, Linda Edwards, Tony Kendall, Doug Netolicky, and Judy Vondracek. These volunteers will serve all First Federal members and help set the vision and policies of the credit union.



Community Involvement Award Winners

Two employees were recently recognized for their efforts in our 2023 Community Involvement program. Nicole Osterhaus was recognized as the 2023 Volunteer of the Year for her contributions in the community. Karla Buelow was recently presented with the 2023 Volunteer Corporate Cause Award as the First Federal employee who contributed the most volunteer hours in corporate cause activities during the year. Congratulations to Nicole and Karla for making our community a better place!



Five Steps to Good Password Management!

In the digital age, securing personal information has become paramount. Good password habits are the first line of defense against unauthorized access to your accounts.

Try following these best practices for good password management:

1. Create strong, unique passwords for each account.
2. Change or update passwords on a regular basis (0-3 months)
3. Using a mix of letters, numbers, and symbols makes passwords harder to crack
4. New passwords should be significantly different from your previous passwords.
5. Passwords should be easy for you to remember but difficult for other to guess. Consider using a memorable phrase like "SunshineOnMyShoulderM@kesMeHAPPY!"

By adopting these practices, members can protect their digital identities, ensuring that their private information remains private!

New Fun at the Ball Park!

Spring has arrived – and it's time for baseball! We are returning to Thursday nights at the Cedar Rapids Kernels beginning May 2nd with a new twist: Free Money! We're stocking the new First Federal Money Machine with \$10,000 in cash! Three fans will be chosen to grab as many \$1,\$5,\$20, and \$100 bills in 30 seconds as they can! Stop by our table on the main concourse right after entering the ballpark to pick up a ticket for your chance to win. If you're planning a trip to the ballpark, stop by our Cedar Rapids office at 425 1st Avenue SW to see if any tickets are available for a Kernels game. We have four seats for each home game available on a first come, first serve basis. See you at the ballpark!

Spencer Branch Opening

Our new Spencer office is scheduled to open Monday, June 3, 2024. A Grand Opening event will be scheduled for later in June. Look for further details and announcements at FirstFedCU.com/Spencer.



First Federal Members Have Access to Discounted Adventureland Tickets

Beginning April 15, First Federal members will have the opportunity to purchase Adventureland Resort tickets at a discount. Normal ticket prices are \$69.99 for a daily pass. As a First Federal member, your all-in ticket price is only \$44.64. Learn more at AdventurelandResort.com/CreditUnion. The promo code of CREDITUNIONS is required to get the discount.



MESSAGE FROM THE CEO

As much as we have all enjoyed watching Caitlin Clark's amazing performances these past four years, I must say that I mostly enjoy watching the Hawkeye women players demonstrate the values of a team. In each game, you witness selflessness, accountability, support for each other – and just as important – smiles and even laughter and hugs. In almost every interview of Caitlin Clark, she recognizes the impact of her teammates and how she isn't able to enjoy the level of success without their contributions. As anyone who has had previous success on a team will recognize, it isn't necessarily the outcome that has a lasting impact, rather it is the process of developing, forming, learning, losing, and ultimately making the adjustments needed to find success as a team that is remembered long after the game is over. Our First Federal team – our employees – are not competing by attempting logo shots but still must work as a team to find success. Our success is when our members are successful – and it takes dedicated employees with all types of skills to be able to meet our members' needs. Our Personal Bankers have a multitude of skills and can provide loan counseling or arrange certificates for maximum returns and safety of principle. Yet, as talented as they are, they need our loan processors or our compliance officer to provide guidance and actual support to ensure we are meeting our members' expectations. Our version of a point guard – our Contact Center employees – guide the flow of member questions and concerns, and get the right employees involved for a particular question. No matter what the role, each of our employees is working hard to help our members succeed. That is the teamwork we want and our members expect. And that is a slam-dunk formula for success.

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

Tom.Chalstrom@firstfedcu.com

