



Board of Directors Election Day

Four First Federal Credit Union members have been nominated as candidates eligible for election to the board of directors. Nominated as candidates are incumbent directors Linda Edwards, Mary Lawrence and Doug Netolicky; also nominated is Todd Holvorson. Members will have the opportunity to vote for three candidates at any of the First Federal offices beginning at 9:00 a.m. on Thursday, March 14, 2019 through Friday, March 15, 2019 at 2:00 p.m. Voting will also take place during the annual meeting on Tuesday, March 26, 2019. Each member in good standing is eligible to vote one time for three candidates. Our board of directors 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. For additional information on the election, visit our website at firstfedcu.com/election or review the election brochure in your statement.

Employee Spotlight

Chuck Lampe



Chuck Lampe recently celebrated his 30th work anniversary with First Federal Credit Union! The Board of Directors recognized Chuck for his many contributions to the growth and success of First Federal. Stop in and congratulate Chuck on this impressive milestone!

Hometown: Bellevue, Iowa

Work: My first jobs were being a paperboy and working at my parent's hardware store.

Education: Loras College, often referred to as the Harvard of the Western United States. Graduated in May 1988 with degrees in Psychology and Education.

Family: Wife Bobbie, 6 adult daughters, 2 sons-in-law and 2 grandsons.

Hobbies: Playing and coaching tennis.

Fondest First Federal memory: My fondest memory was actually receiving the call in November 1988 that I got the job. I had no idea at the time it would turn into a lifetime of experiences and relationships.

Mobile Banking Redesign

The new First Federal Credit Union mobile app brings a fresh new look and easier navigation to First Federal services. It all starts with the login. The new mobile app offers single sign-on to mobile banking and mobile deposit. Let's not forget about the new biometric login. If you have a device with fingerprint or facial recognition enabled, you can get into mobile banking and mobile deposit even easier. The new app has all the same great features such as location finder, free ATM locator, Bill Pay, Pay Other People, transfer money, and a shortcut to CardValet. Here are some of the great things you can do in mobile banking now!

- Add a transaction note
- Tagging of transactions
- Store your receipt by taking a picture
- Multiple views of your First Federal Accounts
- Quick access to eStatements

If you are a current user of our mobile app, the new features is an automatic update. If you haven't yet discovered the conveniences of our mobile app, it is available for download in Google Play or through Apple iTunes.

FFCU Foundation



Successful First Year

The newly established First Federal Credit Union Foundation wrapped up its inaugural year by providing \$9,500 in grants, scholarships, sponsorships and donations. Recipients included Camp Courageous, Jon Cushing 5k Fun Run, Variety Club, Eastern Iowa Arts Council, and the Hiawatha Public Library. The Foundation supports non-profit organizations that support financial literacy, youth, and corporate causes endorsed by employees and members. More information can be found at firstfedcu.com/foundation.

Financial Literacy Workshops

As part of the mission of the First Federal Credit Union Foundation, a financial literacy series is being conducted in partnership with the Hiawatha Public Library. The workshops focus on the basics of banking, strategies to save, and budgeting. A workshop on credit scores and debt management was held in December. Workshop sessions will be an hour long and will include video, workbooks and/or worksheets, online resources and other financial literacy tools. Workshop dates and times are:

• Tuesday, February 5, 2019	Basics of Banking
• Wednesday, March 6th	Strategies for Saving
• Tuesday, April 23, 2019	Where Does it All Go? Budgeting for Success

All workshops are held at the Hiawatha Public Library from 6:30 pm – 7:30 pm and are free and open to the public.

Mortgage Advice

With the new year upon us (along with the lure of spring house-hunting season), your to-do list may include the purchase of a new home. If so, there are a few important things you should bear in mind as you start your search.



Know your credit profile. Nothing is more important than your credit profile in qualifying to purchase a home. A good profile puts you ahead of the game. Talk to one of us to see what you need to do, if anything, to put you into the ideal home financing position. This may include paying down – or paying off – debt. This may take time, so the earlier you can get input from your mortgage expert, the better.

Know what you can realistically afford. Before starting the home-buying process, establish what you can afford now, and most important, what you may be able to afford should family, interest rates, or employment status change. Having a clear picture of what you are able to pay for housing, month-in and month-out and under various scenarios, is essential so you can confidently proceed with the home-search process.

Be patient. Chances are the purchase of a home is the most important decision you will ever make, especially if you're a first-time buyer. There are many steps on the path to home ownership, and obtaining financing is just one part of all of this, albeit one of the most important. Take everything one step at a time, be patient, and all will fall into place.

Call or email us today to find a mortgage solution that is right for you!

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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 cancelled 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.

In the Community

First Federal employees recently participated in the Jon Cushing Relay 4 Life 5k. This event supports fifth grade students at Truman Elementary school that participate by running from Truman Elementary to the Kernels stadium.



First Federal employees Chris Neal, Joan Cunningham, Nicole Osterhaus, Melissa Daville, Morgan Votroubek, Tracy Yordi, Chuck Lampe, Kallie Nichols and KayAnn Laetare participated in the event.

Message from the CEO



The dictionary defines transformation as "a change in form, appearance, nature or character". That is precisely what our recently approved strategic plan includes when we look to the future of what our offices should look like. When our Westdale office opened a little over a year ago, it was dramatically different in form, appearance, nature and character from any other First Federal location. As we have tried out some of the features of Westdale – like our popular Express Teller Machines – we have learned that members enjoy the modern functions while still desiring a personal touch. In 2019, we are embarking on a two year process to transform our current locations that will change the form and appearance of our offices. Our Hiawatha office will undergo changes in 2019 that will incorporate the features you see in Westdale; plans are on the drawing board for our legacy Cedar Rapids office to be transformed in 2020. In the meantime, we will continue to hold true to our mission to listen, anticipate and respond to our members so that we make every experience matter.

Please make plans to vote in the election for the board of directors! Ballots may be submitted in any First Federal office on March 14-15, 2019 or at our annual meeting on March 26, 2019.

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

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