

UPCOMING CLOSURES

Christmas Day

Monday, December 25

New Years Day

Monday, January 1

Martin Luther King Jr. Day

Monday, January 15

AFFINITYLINE | 833-242-3364

It's the quickest and easiest way to check your account balance over the phone.

All you need is your account number and 4-digit PIN password.

*If you are a first-time user, you'll need to enter the last 4 numbers of your SSN as your PIN when prompted.



A FAREWELL MESSAGE TO MEMBERS

As the saying goes, days pass slowly but years go by in a blur. When we moved here from Illinois in September 2018, my commitment to the board of directors was to work as your CEO for five years. It's been a pleasure leading this member-owned cooperative into its 75th year, but now is the time for me to retire and let a new leader take over. VP of Lending Jeremy Smith will be an outstanding CEO as he prepares to take over on January 2. Jeremy will be writing these articles going forward.

Our mission statement and vision of Building Better Lives was an important change introduced five years ago. That has been the focus ever since and we have made this a reality. We have excellent staff from front to back & our volunteers are engaged and motivated to work in your best interests. We don't focus on the community to earn rewards but have earned rewards and the highest acclaim in large part because of our community impact. We've created a new position of Financial Coach, with Gage Smith working with members to budget, plan for a home purchase, improve their credit, and much more.

Our marketing focuses on our brand and not on non-stop messaging about a CD special or car loan rates. However, if you compare our offerings to those big credit unions who do this, we line up quite well throughout our entire product line. Yes, our commercials talk about the Best Credit Union Ever, but having received the National Credit Union of the Year in the \$500 million and under category is something to shout about. We might add that our credit card program is the best ever as well as our checking accounts in terms of fairness and transparency.

Highlights of my time here include our Building Better Holidays campaigns. Non-profit organizations are reluctant to promote themselves, so we've done that for many in our community. We fought hunger in partnership with the Food Bank of Iowa & through our six-year partnership with the Iowa Wild as lead sponsor of Tame the Hunger, and by working with other organizations like Meals from the Heartland.

When COVID-19 shut down Iowa, and much of the world, we immediately communicated our decision to waive all fees, allow payment deferments, and alleviate financial pressure that lost wages provided. We closed our lobbies and transitioned many employees to remote working for the first time ever. Multiple attempts to re-open were thwarted by our own COVID outbreaks, community spread, or both.



Jim Dean, CEO

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Lobby Hours

Mon, Tues, Thurs: 9:00 am – 5:00 pm
Wednesday: 10:00 am – 5:00 pm
Friday: 9:00 am – 5:30 pm
Saturday: closed

Drive-Up Hours

Mon, Tues, Thurs: 8:30 am – 5:30 pm
Wednesday: 10:00 am – 5:30 pm
Friday: 8:30 am – 6:00 pm
Saturday: closed

Phone Hours

Mon, Tues, Thurs: 8:30 am – 5:30 pm
Wednesday: 10:00 am – 5:30 pm
Friday: 8:30 am – 6:00 pm
Saturday: closed



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Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

FAREWELL MESSAGE TO MEMBERS (CONTINUED)

I'm very proud of the annual meetings we have conducted. Rarely do credit unions embrace cooperative principles to the degree we do. Member democratic control, as well as education, are two of the seven principles on display the second Tuesday of May each year. If you've never attended, you should start next year.

Most of all, I'm proud of our people. This includes our leadership team, employees, and volunteers. They understand what working in the member's best interest means and that is emphasized by all managers daily. This is a relationship business and much of our recipe for success. We have exciting plans so expect more positive change to keep rolling forward in waves.

I probably should mention that our financial performance has been off the charts excellent, something we don't mention often.

Thank you to the present and past volunteers who serve on our board and committees. These people devote a lot of time and effort to provide oversight and guidance to management.

My door is a quick left as you enter the Hoffman lobby. The door is (almost) always open, so stop by this month to say goodbye or maybe hello for the first time.

Thank you for this opportunity.



AFFINITY KICKS OFF BUILDING BETTER HOLIDAYS CAMPAIGN

At Affinity, our mission is to Build Better Lives for our members and communities. Building Better Holidays was created with our mission statement in mind, supporting local organizations that are helping to Build Better Lives as well.

Our goal is to spread holiday cheer by providing local charities a little extra sparkle during this holiday season. This year, we're supporting 2 local organizations.




Urban Dreams: Advocates for all members of the community, breaking down barriers to success and collaborating with key stakeholders to overcome obstacles and uplift underserved and underrepresented people. Their Urban Dream is to create equal opportunity and access for people to pursue their dreams.

Project Iowa: Offers support and training services to Iowans seeking better careers. They believe that everyone has something of value to offer and has the potential to improve their own lives, no matter what their circumstances or background.

To learn more, visit www.affinitycuia.org and look for the Building Better Holidays tab.

AUTO LOANS: NO PAYMENTS FOR 90 DAYS!

Though packed with fun and excitement, the holidays can take a big bite out of your budget. Give yourself the gift of 90 days without a car payment and make your holidays a little brighter!

-  NO AUTO LOAN PAYMENTS FOR 90 DAYS
-  RATES AS LOW AS 6.49% APR
-  NO FEES OR CLOSING COSTS

On average, that's over \$1,500 to use however you'd like!

