In 1940, Collins Community Credit Union was founded by 10 Collins Radio Employees. Over the past 79 years the organization has transformed to become one of the largest credit unions in the state serving more than 80,000 members and employing more than 300 employees. While we’ve seen tremendous growth during those 79 years, our passion for living out our cultural vision and values has remained.

At Collins Community Credit Union, our vision is to ignite the financial futures of our employees, members, and the communities we serve. To bring this vision to life, the credit union has identified financial education as a strategic priority. In 2018, Collins expanded its financial education program from area classrooms to the community through Banzai, an online financial education tool. Banzai provides teachers, students, and members real-world financial education anytime, anywhere. As we continue to provide financial education opportunities, we look forward to partnering with you on your journey to provide trusted financial guidance.

In addition to financial education, we maintain a deep level of commitment to the communities we serve through financial and in-kind donations, as well as volunteer efforts. We support organizations like March of Dimes, JDRF, Tanager Place, One Iowa, Boys and Girls Club, the Cedar Valley Humane Society, and many more. Not only do our employees give their time and talents, but they also make personal donations to the credit union’s annual United Way campaign and through the Casual for a Cause Program. Through Casual for a Cause, employees have the opportunity to have a $5 charity donation deducted from each paycheck. In return, they get to wear jeans every Friday. In 2018, 12 charities benefited from this program, and our staff donated more than $24,000.

As we look to 2019 and beyond, there is one word that comes to mind; community. The reason this unique community of “people helping people” is successful is because of you, our members. Since 1940, our members, staff, and board of directors have been committed to sustaining the credit union movement. As we celebrate 79 years of serving the community, we look forward to our next milestone, the construction of our new corporate headquarters building located at 1005 Blairs Ferry Road NE. This structure solidifies our commitment to Cedar Rapids and its vibrant, growing community.

We would like to take this opportunity to say thank you for your commitment to our organization. We are proud of our accomplishments in 2018 and look forward to another year of strong growth and change. Thank you for choosing Collins Community Credit Union to be your trusted financial partner.

Marsha A. Schulte, Chairperson
Stefanie Rupert, President/CEO
Collins Community Credit Union’s volunteer committees consist of the Executive, Credit and Audit. In addition to the committees, there is a Financial Officer, a member of the board who reports on the financial condition of the credit union, ensures that the credit union’s operations are financially sound, and oversees the investment activities of the credit union.

**EXECUTIVE COMMITTEE**
The Executive Committee manages the operations of the board of directors. They are responsible for seeing that the affairs of the credit union are operated according to the laws of the State of Iowa.

- Marsha Schulte – Chairperson
- Lisa Gaspar Thompson – Vice Chairperson
- Bill Kooistra – Financial Officer
- Tom Manor – Secretary

**CREDIT COMMITTEE**
Collins Community Credit Union is consistently able to provide for the borrowing needs of its members through optimal product offerings and credit. The Credit Committee continues to review and update financial policies and risk management practices in order to stay current with industry trends and protect our exposure to loss.

- Karl Cassell – Chairperson
- Lisa Gaspar Thompson – Secretary
- Heather Smith Friedman

**AUDIT COMMITTEE**
Collins Community Credit Union’s Audit Committee monitors the internal controls of the credit union and ensures that the credit union is operating within the guidelines and policies set forth by the governing bodies. The committee also communicates with external auditors and examiners who monitor whether the credit union is adhering to regulations and guidelines established by all applicable governing bodies. The Audit Committee, along with the credit union staff, work diligently throughout the year to ensure strong financial performance.

The accounting firm of Doeren Mayhew conducted the annual financial statement audit. A copy of the Independent Auditor’s Report may be viewed at any Collins Community Credit Union branch or online at www.collinscu.org.

- Jennifer Ruppert – Chairperson
- Jon Buse – Secretary
- Sue Nelson

**ASSET LIABILITY COMMITTEE (ALCO)**
Bill Kooistra

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**BOARD OF DIRECTORS**

**EXECUTIVE COMMITTEE**
- Marsha Schulte – Chairperson
- Lisa Gaspar Thompson – Vice Chairperson
- Bill Kooistra – Financial Officer
- Tom Manor – Secretary

**AUDIT COMMITTEE**
- Jennifer Ruppert – Chairperson
- Jon Buse – Secretary
- Sue Nelson

**CREDIT COMMITTEE**
- Karl Cassell – Chairperson
- Lisa Gaspar Thompson – Secretary
- Heather Smith Friedman

**COLLINS MANAGEMENT**

- President/CEO – Stefanie Rupert
- Chief Financial Officer – Ben Wickum
- Chief Lending Officer – Scott Frost
- Senior V.P. Membership Engagement – Jack Emkes
- Senior V.P. – Sandra Vaughan
- V.P. Human Resources – Jessica Long
- V.P. Consumer Lending – Bruce Taylor
- V.P. IT & Facilities – John Lewis
- V.P. Operations – Tracey Koenig
- V.P. Marketing – Mai-Linh Hoang
- Retail Director – Lindsey Dozier
Credit unions are a special place to handle your finances, and to keep it that way, it is important to be educated and promote proper regulations to better serve our communities.

Our story began in 1940 when 10 Collins Radio Employees were looking for an alternative to banking. They believed in the “people helping people” philosophy of the credit union movement, so they took a risk and established Collins Employees Credit Union. Today, credit unions are heavily regulated by the state legislature and US Congress. Every year, bankers lobby lawmakers to make it harder for Iowa credit unions to serve their members, and 2018 was no different.

The passion for our organization was reignited in March when proposed legislation backed by the Iowa Banker’s Association intended to strip Iowa credit unions of their tax status moved through the state house. This legislation put the fundamental structure of our organization in jeopardy. The advocacy team spent countless hours meeting with state legislators. Additionally, the credit union staff and membership were engaged in letter writing, email, and call campaigns. Thank you for your efforts in helping the credit union industry protect the financial choice for all Iowans.

Credit Unions Are Critical to Iowa

- There are 1.1 million credit union members in Iowa.
- Credit unions have a $1.25 billion economic impact on the state economy.
- Iowans save $100 million annually in better rates and fewer fees.
- Credit unions continue to pay millions in taxes each year, including state monies and credits tax, payroll tax, sales tax, and property tax.

ADVOCACY COMMITTEE

- Alejandro Alaniz
  Retail Region Manager
  Des Moines
- Jillianne Moore
  Commercial Banking Relationship Manager
  Cedar Rapids
- Tom Blanford
  Commercial Banking Manager
  Cedar Falls
- Scott Frost
  Chief Lending Officer

"VICTORY IS ALWAYS POSSIBLE FOR THE PERSON WHO REFUSES TO STOP FIGHTING.”
NAPOLEON HILL
According to a recent report by the World Council of Credit Unions and Filene Research Institute, women in the credit union industry are more likely to start out in lower level positions, and despite similarly stated ambition, are less likely to achieve executive level status. The Global Women’s Leadership Network (GWLN) is working to change that! GWLN is the credit union industry’s only platform dedicated to addressing and facilitating greater gender balance among leadership positions. The Network’s programming provides credit union women with the tangible skills, tools, and resources they need to lead, and offers actionable steps for organizations to follow.

In 2018, Collins Community Credit Union’s President & CEO Stefanie Rupert, and Vice President of Marketing, Mai-Linh Hoang, decided to form an Iowa Sister Society of the Global Women’s Leadership Network. Their goal was to create a grassroots effort to push the GWLN mission, and convene credit union women to discuss industry issues, exchange ideas, and provide a space to network.

In years past, our financial wellness efforts were spearheaded by our team getting out and about in the community. Through presentations at schools and colleges, community centers, libraries, and more, we spread the word on why financial wellness is so crucial to your future. In doing so, we also realized how important it is for our members to continue learning from home, long after our presentation is over.

In 2018, we decided to advance our financial wellness programming and provide an easy and engaging way for our members to learn. Collins Community Credit Union teamed up with Banzai Direct, and created a free, interactive online platform that our members can use from the comfort of their home. Banzai teaches real-world financial dilemmas through games, quizzes, and a library, on subjects such as budgeting, student loans, and saving for retirement.

Whether you’re a parent trying to teach your children about money, or a recent college grad working to create a budget, our Banzai Financial Literacy Program will help you reach your unique financial goals. Sign up online today!
CASUAL FOR A CAUSE

In 2018, more than $24,000 was raised and donated to charities through our Casual for a Cause program.

At Collins Community Credit Union, “community” is in our name. It’s a value we hold close to our hearts, and one we work to live out each and every day. One way we bring this value to life is through the Collins Casual for a Cause program.

This program is an internal fundraising initiative led by our Community Action Committee, which allows employees to donate $5 per paycheck to wear jeans every Friday. The charities that receive the funds are nominated and selected by Collins employees.

2018 COLLINS CASUAL FOR A CAUSE RECIPIENTS

- House of Hope
- Fairfax Youth Sports Association
- Des Moines Fence Project
- All-Inclusive Playground
- Cedar Rapids Police Protective Charity
- Youth Emergency Services and Shelter of Iowa
- Cedar Rapids Public Library Foundation
- Littlest Angel Fund
- Animal Rescue Foundation
- CUPAC
- Shelter House
- Cedar Falls Community Schools Foundation

“YOU HAVE NOT LIVED TODAY UNTIL YOU HAVE DONE SOMETHING FOR SOMEONE WHO CAN NEVER REPAY YOU.”

JOHN BUNYAN
At Collins Community Credit Union, our goal is to foster a positive work environment that is a direct reflection of our cultural values of people, wellness, growth, community, and fun. As we continue to strengthen our internal culture, we are able to serve our membership more efficiently.

In 2018, the Des Moines Register recognized 150 companies and organizations in Iowa as top workplaces. These companies were recognized based solely on the feedback of their employees. Collins Community Credit Union had the honor of receiving the Top Workplace designation in the midsize category.

Top Workplaces are not only better places to work but are more likely to be successful than peer organizations. In addition to the Top Workplaces designation, the Credit Union launched Culture Amp, an employee engagement surveying tool utilized to measure the pulse of the organization and ensure we’re providing our staff with the necessary tools and resources they need to be successful at work.

The Top Workplace designation will help Collins Community Credit Union continue to recruit and maintain top talent to ensure we’re providing our membership with comprehensive financial service.
EMERGING LEADERS

In 2018, three Collins Community Credit Union employees had the distinct honor of representing the organization on the local and national stage.

MEET JAMESON LONG,
2018 CUNA Marketing and Business Development CRASH Participant
2018 Iowa Credit Union League CRASH Participant

Jameson Long was selected to participate in CUNA’s Marketing and Business Development Council Conference CRASH Program in San Francisco, where he accepted Collins Community Credit Union’s Diamond award for the 2016 Annual Report design, and the Iowa Credit Union League’s CRASH Program at the Iowa Credit Union League Convention. The CRASH program is sponsored by The Cooperative Trust. This program is designed to empower young credit union professionals to develop professionally and to bring their voices to advocate for the role of young people in the credit union industry.

Outside of the credit union, Jameson enjoys spending time with his wife and two children. He is an advocate for children, mental wellness, and a volunteer on the Associate’s Board for Tanager Place in Cedar Rapids. Jameson loves playing music, and can be seen playing live in venues around Cedar Rapids as well as other parts of the state.

JAMESON LONG
MARKETING COORDINATOR/
GRAPHIC DESIGNER
CEDAR RAPIDS

MEET EMILY ROUTIER & NOEL KURT
Iowa Credit Union League Iowa Innovation Group Participants

Emily Routier and Noel Kurt participated in the Iowa Credit Union League’s Iowa Innovation Group. The Iowa Innovation Group is sponsored by the Iowa Credit Union League in partnership with Filene Research Group. The goal of the program is to teach Iowa credit union leaders an innovation process that will help them advance the credit union movement. Participants work with a small team of credit union professionals to identify problems facing the industry and cultivate innovative solutions. The solutions are showcased at the annual Iowa Credit Union Convention.

EMILY ROUTIER
MEMBER SERVICE CONSULTANT
WINTERBERRY BRANCH, CEDAR FALLS

Emily lives in Waterloo with her fiancé and two dogs, Nyx, a German Shepherd and Luna, a Goldador (Golden Retriever / Labrador mix). When not at work, Emily likes to bake, cook, read, and play video games. Emily has been quoted saying, “Dungeons and Dragons is my jam!” Additionally, she holds two unique certifications; she is Level 2 Gallo Wine Certified and a Professional Pyrotechnician.

NOEL C. KURT
MORTGAGE SERVICING MANAGER
42ND STREET BRANCH, CEDAR RAPIDS

Noel Kurt’s foremost accomplishment is being an active and engaged father to his five beautiful children, four boys and one girl, all of whom have or are currently pursuing college degrees. In his free time, Noel stays quite active, enjoying sports and spending numerous hours playing basketball, golf, tennis, or working out at the gym. New experiences and challenges continue to invigorate Noel’s life.
INVESTMENT SERVICES

We provide the right investment services for developing your own solid financial investment strategy to achieve your financial goals.

FIRST COMMUNITY TRUST

First Community Trust (FCT) is a national association and an independent trust company offering trust, investment and retirement services. Their sole objective is to help their clients achieve personal financial and estate planning goals and objectives.

The services they provide are Investment Agency Accounts including financial goals and business planning, IRA Rollovers, Trusts (Revocable, Irrevocable and Charitable), and Estate administration including Wills and Distribution. First Community Trust also provides services for businesses such as 401(k) Plans to provide to your employees, and development of investment strategies for not-for-profit organizations.

COLLINS WEALTH MANAGEMENT GROUP

Collins Wealth Management Group, formerly MEMBERS Financial Services, has been proudly made available through Collins Community Credit Union since 1993. In May 2016, MEMBERS Financial Services became Collins Wealth Management Group.

With this name change, Collins Wealth Management Group and Collins Community Credit Union were able to strengthen their existing relationship and assist members in igniting their financial future and achieving their unique retirement goals. Collins Wealth Management Group continues to operate under its current business structure and provides the same great financial planning services and friendly service members are used to.

Collins Wealth Management Group has a small client base, which allows their team to devote their time and attention on building strong relationships and providing a tailored investment strategy for their clients. They collaborate with professionals in the community, and with CUNA Mutual Group, to make recommendations based on what is right for their clients’ financial future.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.

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In August 2018, Collins Community Credit Union announced its plan to build a new 101,000-square foot corporate headquarters building at 9005 Blairs Ferry Road NE in the Northtowne Market development across from Target in Cedar Rapids.

The building will also feature retail and office space for co-tenants. Collins Community Credit Union will be aiding with the development of 5.25 acres of the Northtowne Market, which is an approximately 35 acre, $70 million dollar mixed-use commercial development. An ownership entity comprised of Collins Community Credit Union, Hunter Companies, developer of the Northtowne Market Project, and Ambrose Development, Inc. will develop the site.

Collins Community Credit Union has grown to become one of the largest credit unions in the state of Iowa with more than 300 employees and branches throughout Eastern Iowa and the Des Moines Metro Area. With rapid growth and expansion grew the need to build a corporate headquarters. The new building will provide Collins employees space to communicate, collaborate, strategize, and innovate.

“Collins Community Credit Union has a long history in Cedar Rapids and we are excited to demonstrate our continued commitment in this vibrant growing community,” said Stefanie Rupert, President and CEO. “As the financial services industry continues to evolve, having a centrally located building will allow our staff to work more efficiently and effectively to serve our membership and the community.”

The headquarters will feature a large, flexible work environment for the Collins team and common space for community groups and organizations to host meetings, events, and gatherings.