

[www.sioxvalleyccu.com](http://www.sioxvalleyccu.com)

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## What's Happening to the Credit Unions in Siouxland?

Two years ago Siouxland had seven different credit unions (CU's) based out of, and located in, the Siouxland Community; Sioux Valley Community CU (SVCCU), Telco Triad Community CU, The Municipal Federal CU, Midwest Community CU, Siouxland Federal CU, North Star Community CU (Cherokee and Ida Grove), and NW Iowa CU (LeMars). Five of the seven credit unions were Iowa, State Chartered credit unions, while Siouxland Federal is based out of Nebraska, and The Municipal Federal CU was based out of Sioux City, Iowa. *In addition, four of the seven credit unions were "Small Credit Unions (under \$100 million in assets)". As of today, there are six credit unions in Siouxland with only four of them based in the Siouxland Community, and only a single "Small Credit Union". That is a significant change in two years.*

To begin with, NW Iowa CU merged with CENT CU based out of Mason City, IA in January 2023. Midwest CU followed in the summer of 2023 by merging with Siouxland Federal CU based out of Nebraska, and most recently, March 2024, The Municipal Federal CU approved a merger with Premier CU based out of the Des Moines area. Sioux Valley, Telco Triad, North Star, and Siouxland Federal are the remaining credit unions based out of Siouxland. The three mergers eliminated three of the four "small credit unions" leaving only SVCCU.

Sioux Valley Community Credit Union just celebrated 70 years of service in the Siouxland Community with a record breaking 2023. We continue to enjoy the support of the Siouxland Community with increased assets and members. In the past 10 years our assets have increased 67% while our membership has increased 60%. The increases, in part, can be attributed to our excellent lending team who have provided more loans to our members, and grew our lending portfolio by 280% since 2014. Sioux Valley currently has assets totaling over \$38 million with 3,500 Members, and \$23,289,000 in loans. More assets, more members and more loans mean Sioux Valley can do a better job meeting your needs, thank you SVCCU Members!

Sioux Valley expects to serve the Siouxland Community for at least another 70 years, but in order to do so we need our current Members help! Our internal data shows by far, the majority of new Members are referred to us by our existing Membership. New Members to SVCCU are typically family members (relatives), friends, or co-workers of our existing Membership. So ***please***, the next time you hear someone mention they are looking for a loan, or a new financial institution to do business with, refer them to your locally owned and operated Sioux Valley Community Credit Union! **Everyday Making a Difference™** in the lives of our Members and our Community, the Siouxland Community, is what we do!

Kind Regards,  
John Parks, CEO

## SVCCU Employee Spotlight



**Estefany Alegria**  
*Digital Marketing Intern*

My name is Estefany Alegria. I am the digital marketing intern for Sioux Valley, I create and develop content for media pages.

I am currently a full-time student at Briar Cliff University where

I am majoring in Business Administration, Finance, and Marketing. I enjoy spending time with my family, friends, and especially with my dog Tobii!

## Don't forget to listen to Rob Powers on KG95 in the afternoons!!

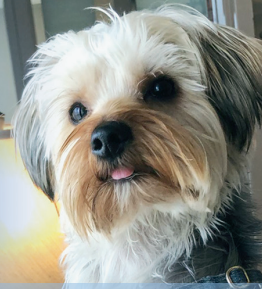
If you haven't listened to your radio lately, you may want to tune in to FM, KG95 in the afternoons! Members of the Sioux Valley team are taking turns as the "guest speaker" with Rob Powers during the afternoon on KG95. Listen in to find out everything new at your credit union. We touch on investments, loan specials, and other services we offer, as well as what we are doing to improve the Siouxland Community!



## Sioux Valley Community Credit Union will be closed the following Federal Holidays in 2024:

Monday, May 27th - Memorial Day  
Thursday, July 4th - Independence Day  
Monday, September 2nd - Labor Day  
Monday, October 14th - Columbus Day  
Monday, November 11th - Veteran's Day  
Thursday, November 28th - Thanksgiving Day  
Wednesday, December 25th - Christmas Day

## Start 2024 out right with a CD from Sioux Valley



Sioux Valley Community Credit Union is currently offering an 8 Month CD with an amazing rate of 5.35% APY with just a minimum of \$1,000 investment! Did you know our Junior Share Account Holders can invest in this CD for as little as \$500?

Call 712-277-1440 with any questions.

## Hey SVCCU members! YOUR MONEY IS WHERE YOU ARE.



Whether you're jetting off to sandy beaches or exploring new cities this spring break, we've got your financial peace of mind covered!

Did you know that SVCCU is part of a massive 5,600-strong co-op shared branch network across all 50 US states? That means wherever your adventures take you, you can easily handle transactions at another credit union, just like you would at home.

So go ahead, soak up the sun, explore new horizons, and make unforgettable memories – we've got your back!

Wishing all our members a fantastic and worry-free spring break! Safe travels!

## Save the Date!!

The Sioux Valley Community Credit Union Annual Meeting will be held the evening of Saturday, August 24th beginning with a Happy Hour starting at 4:15 p.m.

This promises to be a fun and exciting event for all, young and not as young!

**Remember to "Save the Date"!**