

# PROGRESS 2008

## Community 1st Credit Union: A financial institution where its members are number one

Community 1st Credit Union was originally formed in 1936. Since its inception, even with two name changes, they have continued to grow, becoming a full-service financial institution offering mortgages, home equity loans, consumer loans, savings and share drafts (checking), as well as business accounts and business loans.

Community 1st also offers online banking, which allows members to pay bills and make transfers between accounts online and more.

Community 1st recently expanded its services for members with a new hire.

Last year, Community 1st hired Steve Heudelpohl, a new commercial and agricultural lender. Heudelpohl will help members with farm loans, farm operating credit lines, small business loans and more.

The membership of Community 1st is now more than 40,000 strong. Last year, new branches opened in Albia and Washington, Iowa. The Oskaloosa branch alone accounts for 4,500 members. With assets at \$235 million and 13 branches in communities throughout Iowa, Community 1st continues its resolve to keep the "community first" at Community 1st.

"Our motto, 'not for charity, not for profit, but to serve the underserved' is reemphasized when working in rural areas. There are over 9,000 credit unions national wide," said Oskaloosa Branch Manager Carri Vande Ree.

The employees of Community 1st Credit Union are still heavily involved in community activities donating much of their time throughout the year. This year's activities included Oskaloosa's Lighted Christmas Parade, Sweet Corn Serenade, membership in service clubs and organizations, and volunteer activities. The trophy for most outstanding small business in last year's Lighted Christmas Parade stands proudly in the office.

Last spring, the building was remodeled. Cubicles were removed to create more open

space and two new offices were added. Vande Ree said the change was to make Community 1st more member friendly.

"New and returning members will continue receiving expert assistance from our experienced staff," Vande Ree said.

To join Community 1st, a person has to live or work in a county that the credit union serves. Community 1st serves all of the counties south of I-80. Then it takes \$5 to open a savings account and purchase a share of the credit union.

Once a person becomes a member, he or she has access to all of Community 1st's services.

Any member who is retired or 55 or older can join the Golden Opportunity Club. Free membership includes a monthly luncheon with a program and door prizes, tours and trips at affordable rates, photocopy and notary service and a special savings account with a minimum deposit of \$1,000 earning 2.25 percent.

This year, the Golden Opportunity Club will be going to Hawaii. The group also holds small trips during the year.

For kids, there is the Dollar Dog Kids Club. The club is open to kids age 12 and under who are members of Community 1st. With their membership, kids get two Dollar Dog coins, a membership card and more. As kids make deposits, they earn more tokens they can use to purchase Dollar Dog merchandise. There are also activities throughout the year for kids in the Dollar Dog program.

The activity for this year will be a skating party.

"The kids love it," Vande Ree said. "It's a good way to encourage kids to save and teach them the importance of saving."

New members are always welcome, and returning members are encouraged to take advantage of Community 1st Credit Union's full-service Web site which can be found at [www.c1stcreditunion.com](http://www.c1stcreditunion.com). Community 1st is located at 1506 A Ave. E., Oskaloosa.

## Dr. Dennis: A hometown girl who came home to practice medicine

Ronda Dennis-Smithart, M.D., F.A.A.P., is happy to practice in her hometown. As a child she knew that she wanted to be a doctor, and was known to bandage the neighborhood "boo-boos," earning her the childhood nickname "Dr. Dennis."

After graduating from Oskaloosa High School, she spent the next 13 years studying at the University of Iowa, where she obtained both her B.S. and M.D. Also during the time she completed a three-year residency, served for one year as the chief resident in the pediatrics department and completed a one-year Ambulatory Fellowship in Pediatrics.

Dr. Dennis enjoys teaching and is an Adjunct Clinical Associate Professor at the University of Iowa. She is actively involved in the American Academy of Pediatrics and has served as the Iowa Chapter's Treasurer, and is currently a Trustee.

Christine Doyle, A.R.N.P., C.P.N.P., is the clinic's pediatric nurse practitioner. She has both a bachelor's and master's degree in nursing. She received her master's and P.N.P. education at the University of Iowa and is certified by the National Board of Pediatric Nurse Practitioners. She has extensive pediatric experience with more than 12 years as a pediatric nurse practitioner, as well as working as a NICU nurse, a flight nurse and OB/peds nursing instructor at the Iowa Methodist School of Nursing.

Doyle provides wellness exams, sick visits and developmental assessments. She is active in the Iowa Nurse Practitioner Association and is also a member of NAPNAP, and an associate member of AAP.

Dr. Dennis, a board-certified pediatrician, and her staff provide care for premature infants through young people in their twenties.

"Children are not small adults, each age has a unique set of factors that must be taken into consideration when determining management of the problem," Dennis said.

Some people have the mistaken notion that pediatric care only for babies, when in fact, pediatricians are specifically trained to care for babies, children, teens and young adults. In addition to managing complex

chronic health conditions and performing well-child exams, sports physicals and sick visits, the clinic sees a large number of patients for acne problems, ADHD, gynecologic services, asthma and allergies.

Autism affects 1 in 150 children in the U.S., Dr. Dennis said. At the Pediatric and Young Adult Clinic, all children are screened every six months, starting at 18 months, for autism.

Dennis takes pride in practicing evidence-based medicine at her clinic. She and her staff keep up-to-date with research and she also consults with sub-specialists frequently in order to make sure her patients are given the best care.

"We treat your kids like they're our kids," Dennis said.

Current nutritional practices are a concern of Dr. Dennis.

"Children do not get enough calcium, and we see an increasing number of fractures compared to previous generations," Dr. Dennis said.

Obesity is an epidemic, and often parents don't even realize their child is overweight because the child's friends are also overweight, Dr. Dennis said.

To help combat the problem, Dr. Dennis and her nurses calculate and plot the Body Mass Index (BMI) and explain how high BMIs correlate with health issues like hypertension, diabetes and heart disease. These diagnosis are increasingly prevalent in U.S. children, and were virtually unheard of a decade ago.

The staff at the Pediatric and Young Adult Clinic helps Dr. Dennis deliver the best possible service.

Kathy Stam, Rachel Wiley, Kate Snellman and Barb Finley work in the front office. LaRena Babcock, L.P.N., Lori VanKooten, R.N., and Dana Ransford, R.N., work with patients.

The Pediatric and Young Adult Clinic is located at 1417 A Ave. E., Suite 100, Oskaloosa. The clinic is open Monday through Friday, from 8 a.m. to 4:30 p.m. Call 673-7537 (673-RKDS) to make an appointment.



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