



## PRESIDENTS CORNER BY GRANT CURTIS

Well, here we are again, at the beginning of summer! We have survived the winter and spring, including the spring rains (I'm not sure we'll ever dry out)! As we pass from the rainy season, I think about where does this leave us, the Quad Cities community and where do we go? More specifically, what role does QCAIR play as we move forward in 2019 and 2020?

I believe the Q2030 plan outlines where we go as a community, to make the Quad Cities a warm, welcoming and friendly place. The plan has identified four separate strategic points, 1) Cool Places, 2 Creative People, 3) Connected Region and 4) a Prosperous Economy. I believe both the immigrant and refugee communities and QCAIR can and will play vital roles in the fulfillment of the Q2030 plan. Under "Cool Places" one of the strategic strategies calls for the development of signature events. QCAIR has two

events that have the potential to become signature events, the spring Cultural Event and the fall Honors Dinner. 2019 was the second year that we have co-hosted, with the World Affairs Council, the Cultural Event and it grew from an initial attendance of about 350 in 2018 to an estimated 550 this year! The cultural event featured dances from different countries around the world, a fashion show and food! This overlaps with "Creative People" by helping to meet the strategic strategy of creating a welcoming and inclusive environment! The Honors Dinner, is held to honor immigrants and refugees who have chosen to become US citizens. While this event has not grown as fast as we would like, we are looking at additional partners to co-host the event. All our events have been free and open to the public. The third strategic point is "Connected Region." In the Quad Cities area we have developed partnerships with over 30 different organizations to help immigrants and refugees. We are also looking at a larger picture, the development of relationships with various organizations in other parts of Illinois and Iowa (including but not limited to Chicago, Muscatine, Des Moines and Iowa City). A new regional contact is with the International Institute of St. Louis, whom I will be visiting during June. The final strategic point is a "Prosperous Economy" This is a little more difficult, however, we support immigrants and refugee who are interested in beginning their own business and have contracts with organizations such as SCORE. We also encourage immigrants and refugees who want to start their own business to attend the Entrepreneur Event in July.

I don't know what the future will bring, but watch out Quad Cities, I see QCAIR, and our immigrants and refugees playing a vital role in the development of the Quad Cities region in 2019-2020!

## INSIDE THIS ISSUE:

Understanding Loan  
Options by Ascentra Credit  
Union - 2  
Donors and Sponsors - 3  
Recent Events - 4 - 5  
Board Info - 5  
Citizenship Spotlight - 6

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## UNDERSTAND YOUR LOAN OPTIONS BY ALVARO MACIAS, ASCENTRA CREDIT UNION

There are many different types of loans. So many, in fact, you may actually be overwhelmed. First, it is important to understand what credit unions look for and require when lending and then understand what options credit unions may have to meet your financial needs.

### Lending considerations and requirements

To understand your financial situation, financial institutions use a debt-to-income ratio. It is important to make sure your debts do not exceed your income. Another item that credit unions take into consideration when lending is your credit score. Your credit score is what is used to determine many things such as your mortgage rate, the amount you may borrow for a car loan and credit card terms.

Although loan requirements vary by credit union, typical requirements may also include having a Social Security Number or Individual Taxpayer Identification Number (ITIN), membership at the credit union and proof of employment. In some cases, you may also be asked for property as collateral, for references, or your tax returns.

If you're concerned about your credit management or

loan requirements, ask someone at your credit union for guidance or a referral.

### Types of Loans

There are many loan types and options and one of these options is the traditional loan. Some traditional loans are home mortgages, vehicle loans, and personal loans. Share secured loans, where the credit union makes a loan to you based on what you have in your savings account, and credit cards are also traditional loans.

Another type of loan is the type that helps to build your credit. Some credit unions have credit building loan programs. A share secure loan can also help to build credit.

Your credit union may offer loans for specific events or expenses. For example, if you need additional funds to cover expenses during the holidays your credit union may have an option for you. Many credit unions have seasonal holiday loan programs.

(continued on pg. 4)



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International Fashion Show, April 6, 2019. Moline Public Library.  
Photo credit Pooja Arshanapally

## OTHER WAYS TO GIVE

## MERCADO ON FIFTH OPENS ITS THIRD SEASON!



QCAIR attended Mercado on Fifth's opening night on Friday, May 31, 2019. The event was a success and drew vast crowds--there was a steady stream of people from 5:00 p.m. to 9:00 p.m. QCAIR educated the community about our services, recruited volunteers, and took part in the celebration!

Left: Board members George Barajas and Grant Curtis and intern Whitman Cler at QCAIR booth. Right: Bussling crowd of people visit Mercado. Photos by Alejandra Martinez.



### Understanding Your Loan Options (continued from page 2)

Another option may be a loan to cover quinceañera costs. Some credit unions like Ascentra Credit Union offer loans to help pay for citizenship legal fees or other costs associated with immigration services.

In fact, Ascentra has partnered with area providers of low-cost immigration services to offer affordable financing for services such as adjustment of status, naturalization, family-based petitions, and more through the Newcomers Initiative program. This program allows partners to refer their clients to borrow to cover their immigration fees at a low rate of 3.15 percent while helping them improve or establish their credit score. These partners include:

- Diocese of Davenport Immigration Program, 708 West Central Park Avenue, Davenport, Iowa; Phone: 563-324-1911.
- Diversity Service Center, 1514 Isett Avenue, Muscatine, Iowa; Phone: 563-264-8883.
- Esperanza Legal Assistance Center, 335 5th Avenue #208 Moline, Illinois 61265; Phone: 309-732-0047.

To learn more about the Newcomers Initiative contact one of these partners. Or reach out to Ascentra Credit Union to inquire about any other loan programs they may have available for you.

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Isaac Carr (Liberia)  
George Barajas (Mexico)  
Marcie Phillis (US)

*If you are interested in joining  
the board, please contact us.  
All board members are US  
citizens.*



Citizenship Information  
Session - April 2019



World Cultures  
Festival -  
March 2019

## BOARD SPOTLIGHT: GEORGE BARAJAS



George Barajas eating elote while tabling for  
QCAIR at the Mercado on Fifth.

QCAIR board member, George Barajas, recognizes the problems in the world and his own personal experiences have shaped his humanitarian views on life. "Why can't you be part of making things better?" he asks.

Barajas' family immigrated to the United States from Mexico City, Mexico in 1961, when he was just six years old. When Barajas was ten years old, his family encountered discrimination because of their immigrant status when the city refused to renew the lease of his family's successful Mexican restaurant. He recalls the anger his father demonstrated at this injustice when he tore down the decorations in the restaurant.

Moments like these propelled Barajas to consciously recognize the discrimination of the public and the State against immigrants and refugees. In 1984, Barajas attained citizenship. His affable and empathetic personality combined with his personal experiences as an immigrant drew Barajas to communal activities, working to help refugees through QCAIR, local government, and film projects to raise awareness about the diversity of the Quad Cities.

Barajas urges America to see the people at the border as human and not reduced to prisoners of concentration camps. Barajas gives the classic but always relevant phrase, "Put yourself in their shoes." He stresses the need to have more compassion for others at the legislative and individual level. Instead of seeing people as the Other, Barajas believes that this country and world is admirable when people are connected by the common thread of humanity.

**"Why can't you be part of making things better?"**

QCAIR Board Member George Barajas.





Attorneys  
Anthony, William, and Andrew  
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**Our mission today is the same as it has been since we first opened our doors many years ago—to use everything in our power to represent our clients with the utmost integrity.**

Contact:

In the Quad Cities: 2407 18th Street, Suite 200  
Bettendorf, IA 52722, 563-359-8266

In Iowa City: 1700 S. 1st Avenue, Suite 26  
Iowa City, IA 52240 (Located inside the  
Eastdale Plaza).

## CITIZENSHIP SPOTLIGHT - CYRILLE ABDEL ISSIFOU (TOGO)



Cyrille Abdel Issifou at his citizenship ceremony  
in April 2019.

Cyrille Abdel Issifou immigrated to the US from the Togolese Republic in 2011 after winning a visa in the diversity lottery. He lives in Moline and works as a forklift operator in Muscatine. In April 2019, after assistance from QCAIR, he was sworn in as a United State citizen. We asked him some questions about life in the two countries.

**What you like most about living the Quad Cities?** I like the Quad Cities because of it is quiet and has less crime. It's a good place to raise my children.

**What surprised you most when you first moved to the US?** I like the fact that I was able to do my paperwork easily without corruption or paying bribes.

**What you miss most about your native country?** The weather was so good. We have tropical climate. There is no snow in my home country

**What food do you miss the most from native country?** Organic vegetables freshly came from the farm. I used to get that all the year long.

**QCAIR was always available to me with any questions or concerns I had. They assisted me with my citizenship process and because of QCAIR, I got my citizenship.**

Cyrille Abdel Issifou