

Small Enough to Care, Large Enough to Serve



CUFF

April 2024 • www.ispfcu.org

The Credit Union For Our Future

Get a \$250 bonus when you open a free ISPFCU Checking Account with Direct Deposit!

If you've been thinking about making the switch to a free ISPFCU Checking Account then your timing couldn't be better! That's because for a limited time all new ISPFCU Checking Accounts opened with a recurring direct deposit setup of at least \$500 will receive a one-time bonus of \$250!*

With a checking account from ISPFCU not only will you enjoy no monthly fee, no minimum balance requirements, and a free ISPFCU Visa Debit Card, but you will also receive access to our free Online Bill Pay and Remote Deposit Capture. In addition, you will also receive complimentary Early Pay to receive your direct deposits of payroll and any other ACH credits up to two business days early free of charge!**

Let us help you enjoy the benefits of a free ISPFCU Checking Account today! If you have any questions or are ready to open an account, please call us at **800-255-0886** or visit us online at www.ispfcu.org for more information.



*This offer is valid on new first checking accounts only and not in combination with other offers. To receive the \$250 checking deposit bonus: 1) Open an ISPFCU Checking Account. 2) Have a recurring direct deposit of at least \$500 a month deposited to the account within 60 days of account opening. Your direct deposit needs to be an electronic deposit of your paycheck, pension, or government benefits (such as social security) from your employer or the government. You will receive the bonus as a credit to your checking account within 30 days of requirements being met. The account must not have a negative balance to receive the cash bonus. Checking account with direct deposit must remain open for a minimum of six months or bonus may be debited from account at closing. Bonus is considered dividends and may be reported on IRS Form 1099-INT. Offer valid 04/01/24 through 06/30/24. Offer may be discontinued at any time. **Automated Clearing House (ACH) credits may post to your ISPFCU account up to two business days early with ISPFCU's Early Pay. This service is dependent upon when deposits are originated from the sender and received by ISPFCU. There is no guarantee deposits will post prior to their anticipated settlement date. ISPFCU is not responsible for delays in posting due to unforeseen circumstances or for penalties resulting from transactions in advance of an anticipated early ACH credit posting.

Take Advantage of No Closing Costs with an ISPFCU Home Equity Loan!

Are home improvement projects on your spring to-do list? If so, now is the perfect time to get them started with the help of a Home Equity Loan from ISPFCU! Do you need to spruce up your patio or deck for summertime entertaining? Or is it time to update an old kitchen or bathroom? Whatever the case may be, we can help you get the job done!

An ISPFCU Home Equity Loan lets you borrow against the equity you have built up in your home up to 80%* of the value of your home minus your first mortgage balance. A Home Equity Loan is a great option with its fixed monthly payments and an interest rate lower than what you would receive on an unsecured loan. And, for a limited time, we'll even pay the applicable closing costs for your ISPFCU Home Equity Loan! Hurry as this offer ends **May 31st**.

Call us at **800-255-0886** to speak with a member of our loan department for more information or you may apply online at www.ispfcu.org. So whether it's a modest do-it-yourself project or a complete remodel that requires professional help, contact us to take advantage of a no closing cost ISPFCU Home Equity Loan today!

*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Rates and LTV limits are quoted for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates and/or lower LTV limits. In addition, APRs are 0.25% higher for loans without automatic payment. Maximum ISPFCU Home Equity Loan amount available is \$75,000.

Join us at the 2024 ISPFCU Annual Meeting!

Mark your calendars and plan to attend the ISPFCU Annual Meeting on **Thursday, June 27, 2024**. The meeting will be held at ISPFCU located at 730 Engineering Avenue in Springfield, Illinois. The Annual Meeting is an occasion for management and elected officials to report to you, the member, about important issues such as our financial position, products and services, current business issues, accomplishments of the year 2023, and future plans and goals. The meeting will begin at **10:00 a.m.** and is open to all ISPFCU members. If you have any questions about the Annual Meeting please call us at **800-255-0886**. We look forward to seeing you there!





Enjoy No Balance Transfer Fees with an ISPFCU Visa Platinum Credit Card!

Are you stuck with a large balance on a high interest rate credit card from another financial institution or department store? If so, now is the perfect time to take advantage of an ISPFCU Visa Platinum Credit Card! Not only does the card come with a great rate, no annual fee, and the option to earn unlimited 1.00% cash rewards, but there is also no balance transfer fee!*

To apply for an ISPFCU Visa Platinum Credit Card today please visit www.ispfcu.org. Stop paying those high interest rates and fees from other financial institution and department store credit cards and transfer your balances to an ISPFCU Visa Platinum Credit Card today!

*Your APRs may vary each billing period. The ANNUAL PERCENTAGE RATE will change each month on the first day of your billing cycle. The purchase rate equals The Wall Street Journal prime plus 4.90%. The cash advance/balance transfer rate equals The Wall Street Journal prime plus 7.90%. The APR is for the Platinum Elite program. Your rate may vary based on individual creditworthiness and ISPFCU underwriting standards. Visit www.ispfcu.org for complete disclosures.

Stay Alert to Debit and Credit Card Fraud with ISPFCU Fraud Alerts!

ISPFCU is committed to helping you fight debit and credit card fraud. Our advanced fraud alerts will allow you to quickly receive emails, text messages, and interactive phone calls when fraud is suspected on your cards, giving you the opportunity to confirm the legitimacy of transactions. You are automatically enrolled into our advanced fraud alert service, which will help us notify you sooner to review potential fraudulent transactions on your ISPFCU Visa Debit or Credit Cards. Please be sure your contact information with us is up to date.

If you receive a card fraud alert by phone, text, or email about a suspicious transaction, we ask that you respond immediately to let us know whether the transaction is legitimate. You only need to respond "Yes" or "No." Your quick response to these communications could help us stop further unauthorized transactions if someone else has accessed your card information. As a reminder, ISPFCU will never ask you for account information or your PIN in fraud alerts. If you have any questions, please call us at **800-255-0886**.



DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.50%	0.50%
Christmas Club.....	0.50%	0.50%
Money Market Checking		
(over \$5,000).....	1.00%	1.00%
(over \$10,000).....	1.24%	1.25%
(over \$25,000).....	1.49%	1.50%
Money Market Savings		
(over \$10,000).....	1.49%	1.50%
(over \$25,000).....	1.73%	1.75%
Conventional Certificates		
6 Months.....	1.49%	1.50%
12 Months.....	1.98%	2.00%
24 Months.....	2.22%	2.25%
36 Months.....	2.47%	2.50%
48 Months.....	2.96%	3.00%

*APY - Annual Percentage Yield
 • Call for Student Growth Share Certificate terms and rates.
 • All rates subject to change without notice.

LOAN RATES

Loan Type	Term	APR*
Auto Loans New & Used	36 to 72 months	From 5.74%
RV Loans New & Used	up to 120 months	From 7.99%
Boat Loans	up to 120 months	From 8.49%
Motorcycle Loans	up to 60 months	From 7.74%
Personal Loans	up to 60 months	From 11.89%
Visa® Platinum	N/A	From 13.40%

*APR - Annual Percentage Rate
 All rates subject to change without notice.
 Rates are quoted for individuals with excellent credit and meeting the minimum collateral requirements. Individuals with less than excellent credit may be offered higher rates. In addition, Annual Percentage Rates are 0.25% higher for loans without automatic payment. Rate deductions are not applicable to Visa, first mortgages, certificate, or share secured loans.

Download the ISPFCU Mobile Banking App from the Apple App Store or Google Play today!

HOLIDAY CLOSINGS

ISPFCU will be closed in observance of these holidays:

- Memorial Day - May 27
- Juneteenth - June 19
- Independence Day - July 4



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OFFICIALS

- Christopher Mueller - *Chair*
- Patricia Kelly - *Vice Chair*
- Jim Fay - *Treasurer*
- Galen Johnson - *Secretary*
- Richard Powell
- Josh Ward

SUPERVISORY COMMITTEE

- David Lientz, Chair
- Gary Stevens, Secretary
- Scott Watkins

CHIEF EXECUTIVE OFFICER

Megan L. Becker

OFFICE

730 Engineering Avenue
 Springfield, Illinois 62703

LOBBY & LOAN HOURS

9:00 a.m. - 4:00 p.m. Monday - Friday

DRIVE-UP HOURS

8:30 a.m. - 4:00 p.m. Monday - Friday

CALL CENTER HOURS

8:30 a.m. - 4:00 p.m. Monday - Friday

PHONE

- Local Phone 217-523-8000
- Toll Free Phone 1-800-255-0886
- Member Service Fax 1-866-523-8756
- Loan Department Fax 1-800-641-5805