



CUFF

April 2026 • www.ispfcu.org

The Credit Union For Our Future

ISPFCU Celebrates 60 Years

It was 60 years ago when a group of seven Illinois State Police officers made their dream of a credit union for themselves and their peers a reality. The original charter for ISPFCU was granted on March 24, 1966. At that time a Regular Share Savings Account was the only savings tool available. The asset size of the Credit Union grew to just under \$4,500 by the end of the first business year and the maximum loan amount granted to any one member was only \$60!

Since our founding, ISPFCU has grown to over \$120 million in assets and is now a full-service financial institution serving thousands of members. Loyal members and pride of membership have allowed ISPFCU to become what we are today. We are proud of our history and look forward to a bright future!

We will celebrate our 60-year anniversary throughout 2026 with special promotions. Be on the lookout for ways to celebrate and save with ISPFCU! On behalf of the Board of Directors, Supervisory Committee, Management, and Staff of ISPFCU, thank you for your membership and continued support of your Credit Union.



ISPFCU Board of Directors Again Declares Bonus Dividend

We are pleased to announce that after another great financial year in 2025, the ISPFCU Board of Directors has declared a Bonus Dividend for the second consecutive year! The Bonus Dividend totaling over \$218,000 is equal to 25% of our 2025 net income! In total, over \$540,000 has now been returned to our members in Bonus Dividends since March of 2025! The Bonus Dividend will be shared equally between our borrowers and savers. The amount members will receive is based on the amount of dividends earned on share products and/or the amount of interest paid on loan products in 2025.*

Please review your March 2026 statement to find out your share of the ISPFCU Bonus Dividend. You will see it deposited into your primary share savings titled "2025 Bonus Dividend". Shares of the ISPFCU Bonus Dividend vary but we are excited to announce that we have nearly 650 members receiving over \$100 each!

We were again able to pay this Bonus Dividend because of our loyal membership base. When more members utilize the Credit Union for borrowing and saving, we are able to return more value and benefits to you! Spread the word about the Credit Union difference and tell your friends and family members how they can join ISPFCU as well! Thank you for your continued membership and support of ISPFCU. We look forward to serving you and your family members for years to come.

*The ISPFCU Bonus Dividend is considered dividends and may be reported on IRS Form 1099-INT. The ISPFCU Bonus Dividend is not guaranteed and is given out at the sole discretion of the ISPFCU Board of Directors. Only members in good standing with an open, active primary share savings account with the required minimum balance will receive the ISPFCU Bonus Dividend. Closed, negative balance, or delinquent accounts will negate a payout. ISPFCU Visa Platinum Credit Card interest does not factor into payouts.



Earn a 6.00% APY* on a special ISPFCU 60th Anniversary 60-Day Share Certificate!

Celebrate our anniversary with us with a special 60th Anniversary 60-Day Share Certificate! For a limited time, you may invest up to \$6,000 in a 60-Day Share Certificate and receive an outstanding **APY of 6.00%!*** Please note that only one 60th Anniversary Share Certificate is allowed per member. Don't delay! Commemorate ISPFCU's 60th Anniversary by taking advantage of this special offer! Contact us at **800-255-0886** to get your certificate opened today!

*Annual Percentage Yield - APY. Limit one 60th Anniversary 60-Day Share Certificate per member. Minimum balance to open is \$500. Maximum balance available is \$6,000. Offer may be discontinued at any time. Fees may reduce earnings on accounts. Penalty for early withdrawal is 90 days of dividends.





Join ISPFCU today and receive a 60th Anniversary Bonus of \$60.00!

ISPFCU has now been serving the needs of our members for 60 years. If you are not yet a member of ISPFCU or know someone who could benefit from being an ISPFCU member, now is the perfect time to join the Credit Union with our 60th Anniversary Bonus offer! For a limited time, all new ISPFCU members will receive a special \$60 Anniversary Bonus deposited to their membership share savings account! Join ISPFCU online at www.ispfcu.org or call us at **800-255-0886** with any questions you may have and to get your membership established today!

*The ISPFCU Anniversary Bonus is considered dividends and may be reported on IRS Form 1099-INT. Offer may not be combined with other offers and may be discontinued at any time.

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 04/01/26 through 06/30/26. 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.

Join us at the ISPFCU Annual Meeting at ISPFCU on Thursday, June 25, 2026 at 10:00 a.m.

HOLIDAY CLOSINGS

ISPFCU will be closed in observance of these holidays:

Memorial Day - May 25

Juneteenth - June 19

Independence Day - July 4



Federally Insured by NCUA

DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.85%	0.85%
Christmas Club.....	0.85%	0.85%
Money Market Checking		
(over \$5,000).....	0.99%	1.00%
(over \$10,000).....	1.49%	1.50%
(over \$25,000).....	2.22%	2.25%
(over \$100,000).....	2.47%	2.50%
Money Market Savings		
(over \$10,000).....	1.98%	2.00%
(over \$25,000).....	2.71%	2.75%
(over \$100,000).....	2.96%	3.00%
Conventional Certificates		
6 Months.....	2.22%	2.25%
12 Months.....	2.47%	2.50%
24 Months.....	2.47%	2.50%
36 Months.....	2.71%	2.75%
48 Months.....	2.71%	2.75%

*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 4.99%
RV Loans New & Used	up to 120 months	From 7.74%
Boat Loans	up to 120 months	From 7.74%
Motorcycle Loans	up to 60 months	From 7.49%
Personal Loans	up to 60 months	From 11.14%
Visa® Platinum	N/A	From 11.65%

*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.

OFFICIALS

Christopher Mueller – *Chair*

Patricia Kelly – *Vice Chair*

Jim Fay – *Treasurer*

Galen Johnson – *Secretary*

Josh Ward

SUPERVISORY COMMITTEE

David Lientz, Chair

Gary Stevens, Secretary

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