

## Earn up to \$200 in bonuses by opening ISPFCU Future CrimeFighter and Student Checking Accounts!

Let us help you get the children and grandchildren in your life started down the right path of saving and financial responsibility with ISPFCU's youth share accounts! Through March 31st, when you open a free ISPFCU Future CrimeFighter Account for your child or grandchild, **we'll match your initial account deposit up to \$100!**\* This bonus will be credited to the Future CrimeFighter Account within 10 business days of initial deposit and completion of account opening documents. An ISPFCU Future CrimeFighter Account is a savings account just for those members under 18 years of age.

In addition, you may also open a free ISPFCU Student Checking Account and **we'll again match your initial account deposit up to \$100!**\* This bonus will be credited to a 6 Month Student Growth Share Certificate within 10 business days of initial deposit and completion of account opening documents. ISPFCU Student Checking Accounts and Student Growth Share Certificates are available for members between 16 and 22 years of age.

If you have any questions about a Future CrimeFighter Account, a Student Checking Account, or both please call us at **800-255-0886** or apply online at [www.ispfcu.org](http://www.ispfcu.org). Let us help you get a jump start on your savings with these bonuses today!

\*Special applies to new non-ISPFCU accounts. A joint owner is required for accounts with primary member under 18 years of age. Future CrimeFighter Account bonus will be credited to the FCF Account within 10 business days of initial account deposit and completion of account opening documents. Student Checking Account bonus will be credited to a 6 Month Student Growth Share Certificate within 10 business days of initial account deposit and completion of account opening documents. Initial deposit of at least \$50 is required to earn the Student Checking Account bonus. Bonuses will be available for withdrawal six months after account open date. Accounts must remain open for a minimum of six months or bonuses may be debited from accounts at closing. Bonus is considered dividends and may be reported on IRS Form 1099-INT. Bonus matched on first account deposit only. Offer valid 01/01/26 through 03/31/26. Offer may be discontinued at any time.



## ISPFCU Board of Directors Election

ISPFCU will have its 2026 Board of Directors election by mail-in-ballot. There are two (2) three-year positions open on the Board of Directors. Any ISPFCU member can run for the Board of Directors as long as they are 18 years of age or older.

If you would like to run for a position on ISPFCU's Board of Directors a petition must be returned to ISPFCU by the close of business on Tuesday, February 17, 2026. The petition must be signed by at least 20 ISPFCU members. A member is defined as a person age 18 years or over listed as the primary owner of an open Regular Share Savings Account with a balance of at least \$5.00. A statement of qualifications and biographical data consisting of not more than 120 words must also accompany the petition.

The petition and statement of qualifications is available at [www.ispfcu.org](http://www.ispfcu.org) or by mail when requested. Members meeting the above qualifications, complying with all the requirements set forth in the ISPFCU Volunteer Qualifications Policy, and returning a petition to the Credit Union by the close of business on Tuesday, February 17, 2026 will have their names placed on the ballot in random order.

The election results will be announced at the 2026 Annual Meeting.

## Enjoy no loan payments for 90 days with an ISPFCU Signature Loan!

Are your finances feeling the squeeze after this past holiday season? If so, get the extra cash you need by taking advantage of our current Signature Loan special!

Through January 31st, ISPFCU will allow you to defer your first loan payment on all new Signature Loans for 90 days free of charge! This will help you cover upcoming expenses or consolidate debt and allow you to not worry about making a loan payment for a few months.

Apply online at [www.ispfcu.org](http://www.ispfcu.org) or call us at **800-255-0886** with any questions you may have about getting an ISPFCU Signature Loan today!

\*90 Day Payment Deferment is available for qualified borrowers. Offer expires 01/31/26.





## 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**.

## Take a break with an ISPFCU Skip-A-Pay!

If you have an existing loan with ISPFCU and your finances could use a little extra breathing room, you may be interested in an ISPFCU Skip-A-Pay! With our current Skip-A-Pay special, you have the opportunity to skip your January monthly loan payment allowing you to free up the extra cash you may need to catch up on another bill or to help pay for whatever need you may have. And if you have more than one qualifying loan, you can apply to skip a payment on each!

You may take advantage of an ISPFCU Skip-A-Pay on an ISPFCU loan for \$30.00. If you have any questions or would like to submit a Skip-A-Pay request please contact a member of our loan department at **800-255-0886** today.

\*All requests for an ISPFCU Skip-A-Pay are subject to approval. All loans must be current and your account in good standing to be eligible. Loans with less than 12 months of payment history may not be eligible. Loans secured by real estate, open-end lines of credit, and VISA credit cards are not eligible. Requests must be received at least five days prior to the loan due date. Additional restrictions may apply.

### DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.85%	0.85%
Christmas Club.....	0.85%	0.85%
<b>Money Market Checking</b>		
(over \$5,000).....	1.24%	1.25%
(over \$10,000).....	1.73%	1.75%
(over \$25,000).....	2.47%	2.50%
(over \$100,000).....	2.71%	2.75%
<b>Money Market Savings</b>		
(over \$10,000).....	2.22%	2.25%
(over \$25,000).....	2.96%	3.00%
(over \$100,000).....	3.20%	3.25%
<b>Conventional Certificates</b>		
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 8.24%
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.

**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:

**New Year's Day - January 1**

**Martin Luther King, Jr. Day - January 19**

**Presidents Day - February 16**



**Federally Insured by NCUA**

### 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