

Small Enough to Care, Large Enough to Serve



CUFF

July 2026 • www.ispfcu.org

The Credit Union For Our Future

Enjoy no loan payments for 120 days and get up to \$600 cash back with an ISPFCU Summer Fun Loan!

Take a break from loan payments this summer and put some extra cash in your pocket with an ISPFCU Summer Fun Loan! **Enjoy Auto Loan rates as low as 4.99%** and great rates on Motorcycle, Boat, and RV Loans all with the option to defer your first loan payment for 120 days free of charge!* In addition, to continue celebrating our 60th Anniversary, all title-secured loans will also receive an **automatic cash back bonus of 1.60% of the total loan amount, up to a total of \$600!***

Not looking to buy something new but still want to take advantage of this special offer? No problem! Simply refinance an existing auto loan from another financial institution with ISPFCU and not only will you enjoy 120 days of no loan payments, but you will also qualify for the 1.60% cash back bonus of up to \$600 as well!

Here is an example of how much cash back you could get:

Finance a \$37,500 auto & get \$600 cash back!

Refinance a \$25,000 RV & get \$400 cash back!

Finance a \$12,500 motorcycle & get \$200 cash back!



Don't delay! Let us help you enjoy your summer by not worrying about making a loan payment and by putting some extra cash in your pocket! Apply online at www.ispfcu.org or call us at **800-255-0886** with any questions you may have today!

*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Special applies to new non-ISPFCU loans. Cash back bonus will be 1.60% of the loan proceeds up to a maximum of \$600. Cash back bonus will be credited to the Regular Share Savings Account of the primary borrower within 5 business days of the loan closing date. Cash back bonus is considered dividends and may be reported on IRS Form 1099-INT. ISPFCU reserves the right to bill the member for cash back bonus if the loan is paid off within 180 days of account opening. Indirect loans are ineligible. Offer subject to change without notice. 120 day payment deferment is available for qualified borrowers with limited term. Fixed loan rate of 6.99% equals payments of \$19.80 for 60 months for each \$1,000 borrowed.

Spread the Word, Earn Cash with ISPFCU Referral Rewards!

Do you know someone who could benefit from belonging to ISPFCU? Could you also use some extra cash? If the answer to both of these questions is yes, then you need to check out ISPFCU's Referral Rewards Program!

For every new member you refer that joins ISPFCU **we will pay you \$25.00!** The new member could be a friend or co-worker that is eligible to join ISPFCU through their own employment or by being a member of your immediate family. This would include spouses, children, parents, and siblings just to name a few. **You can also earn \$50.00** for referring a member to open a new closed-end loan or to refinance an existing closed-end loan from another financial institution with of a balance of at least \$5,000! To earn the referral reward, the person you refer needs to turn in a referral card with your name on it at account opening and the date on the card must be on or before the date the account was opened.

Call us at **800-255-0886** to find out more about our Referral Rewards Program and to request your very own referral rewards cards today! Do yourself and your friends and family members a favor and direct them to ISPFCU.

Get the extra money you need for college with Student Loans for ISPFCU by Sallie Mae!

At ISPFCU, we offer great financial products and services to meet the unique needs of our members. That's why we've again partnered with Sallie Mae to offer the Smart Option Student Loan and Sallie Mae's suite of graduate loans! Each of these loans offers:

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty
- Multiple repayment options

Find out which loan is right for you and apply online at www.salliemae.com/smartoption/ispfcu. If you have any questions about Student Loans for ISPFCU by Sallie Mae please call us at **800-255-0886**.

*Borrow responsibly. We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan. These loans are made by Sallie Mae Bank or a lender partner. ISPFCU is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.





Device Protection - Is Your Personal Information Safe?

Your phone, tablet, and computer are more than just everyday tools; they're gateways to your financial life. From mobile banking and online bill pay to online shopping and e-mail, our devices store and access sensitive personal and financial information. That makes keeping them secure more important than ever. By following these simple habits, you can significantly reduce your risk of inadvertent exposure through your connected devices.

Start with strong device security

Every device you use should be protected with a strong passcode, PIN, or biometric lock, such as fingerprint or facial recognition. Avoid easy to guess passwords like birthdays or names and never reuse the same password across multiple accounts. When available, enable multi-factor authentication (MFA) for an added layer of protection. This extra layer of protection typically means that logging in will require both your password and a code that is texted or e-mailed to you.



Keep software up to date

Update notifications can be annoying, but they're important. Operating systems and app updates often include critical security fixes that help protect against newly discovered threats. Turning on automatic updates can help ensure your devices can stay protected without extra effort. If you prefer to run updates manually, stay aware of when they will become available and install system updates as soon as possible.

Be cautious on public Wi-Fi

Free Wi-Fi at airports, hotels, and cafes can be convenient, but it's not always secure. Avoid accessing financial accounts or entering sensitive information when using public networks.

Help secure your data if a device is lost or stolen

Enable features that allow you to locate, lock, or erase your device remotely if it's lost or stolen. Regularly backing up your data can help ensure you won't lose important information and makes it easier to recover if your device is missing.

Stay Informed and Stay Secure

Cyber threats are constantly evolving, but staying informed and practicing good digital habits can go a long way in keeping your information safe. By keeping your devices secure, you can help protect your identity and your finances.

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%

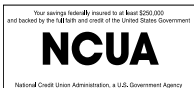
*APR - Annual Percentage Rate
 All rates subject to change without notice.
 Rates are quoted for individuals with excellent credit and meeting the minimum collateral requirements. Individuals with less than excellent credit may be offered higher rates. In addition, Annual Percentage Rates are 0.25% higher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

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:

Independence Day - July 4
 Labor Day - September 7



Federally Insured by NCUA

OFFICIALS

BOARD OF DIRECTORS

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