

Small Enough to Care, Large Enough to Serve



CUFF

October 2026 • www.ispfcu.org

The Credit Union For Our Future

Enjoy a 4.99%* Auto Loan Rate for up to 72 months with an ISPFCU Auto Loan!

If you are in the market for a new vehicle now is a great time to buy! That is because auto dealers are now clearing out their older vehicles to make way for newer models. Because of that, you have a greater chance of scoring yourself a great deal!

To make this an even better time to buy, through November 30th, all new qualifying 2026 and 2027 model year vehicles financed with ISPFCU will **receive a loan rate of 4.99%!*** This rate offer of 4.99% even includes vehicles financed for up to 72 months!

Apply online at www.ispfcu.org or call us at **800-255-0886** with any questions you may have and to get your preapproved loan today!

*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Special applies to new non-preowned vehicles. Rates quoted are for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates. Fixed loan rate of 4.99% equals payments of \$18.87 for 60 months for each \$1,000 borrowed.



Get up to \$750 cash back with an ISPFCU Home Equity Loan!

Do you need some extra money to make home improvements? Or, maybe some extra money to help finance your child's education, buy a new car, or consolidate debt? Whatever the circumstance, an ISPFCU Home Equity Loan is a versatile loan product that could be just what you are looking for!

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. With ISPFCU Home Equity Loan **rates as low as 7.74%***, a home equity loan is a great option with its competitive interest rate and fixed monthly payments. And for a limited time, you can also earn up to **\$750 cash back** when you open a new ISPFCU Home Equity Loan!**

Call us at **800-255-0886** to speak with a member of our loan department for more information about this special offer today! If you are ready to apply online, please visit www.ispfcu.org. Remember, the equity in your home is a versatile financial tool. Take advantage of it!

*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. Maximum ISPFCU Home Equity Loan amount available is \$125,000.

**Cash back bonus will be \$50 for every \$5,000 financed on a qualifying fixed rate ISPFCU Home Equity Loan. Minimum funding required to qualify for this offer is \$5,000. Maximum rebate amount is \$750 per loan. Cash back bonus will be credited to the Regular Share Savings Account of the primary borrower within five (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. Offer subject to change without notice.



Don't Worry, Buy Happy with ISPFCU Club Benefits!

Getting new stuff is fun. Breaking it, having it stolen, or having it stop working isn't. By signing up for ISPFCU Club Benefits, you can gain peace of mind when shopping by having Debit Advantage coverage on your side! Debit Advantage coverage will replace, repair, or reimburse you for amounts up to the full purchase price of your new item that is broken or stolen during the first 90 days after the purchase date. Debit Advantage will also double the manufacturer's warranty for up to a full additional year on eligible items you buy from your ISPFCU Checking Account!

Debit Advantage is just one more in the long list of benefits available to you when you sign up for ISPFCU Club Benefits for the low cost of \$5.00/month. We are so confident that you will find ISPFCU Club Benefits valuable that we will let you try them out for three months absolutely free! Call us at **800-255-0886** with any questions you may have and to start your free Club Benefits trial today!

*Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.





Open an ISPFCU Money Market Savings Account today!

ISPFCU offers a variety of share savings products that you are able to take advantage of including a Money Market Savings Account. An ISPFCU Money Market Savings Account offers a competitive tiered dividend rate structure so as your deposits build, your dividend rate increases, earning you even more money! The minimum balance required to open a Money Market Savings Account is \$10,000. Members may make unlimited deposits to the account and may make up to six debit transactions from the account per month.

The dividend rate and Annual Percentage Yield (APY) for all available tiers are as follows:

- **\$10,000.00 - \$24,999.99** 1.98% Dividend Rate 2.00% APY*
- **\$25,000.00 - \$99,999.99** 2.71% Dividend Rate 2.75% APY*
- **\$100,000.00 +** 2.96% Dividend Rate 3.00% APY*

An ISPFCU Money Market Savings Account allows you to earn a great dividend rate while also giving you the convenience of having your funds available for withdrawal at any time. If you have questions about an ISPFCU Money Market Savings Account or are ready to open an account today, please call us at **800-255-0886**.

*APY - Annual Percentage Yield. Fees could reduce earnings. Dividends are credited monthly. The Dividend Rate and Annual Percentage Yield are subject to change. There is a \$10/month fee if balance falls below \$10,000 during the month. There is a \$1 fee per transaction over six per month. Rates and terms are accurate as of 09/01/26.

Add your ISPFCU Visa Debit and Credit Cards to a Mobile Wallet Solution!

Add your ISPFCU Visa Debit and Credit Cards to one of our convenient Mobile Wallet Solutions today! ISPFCU members can access their cards with Apple Pay™, Google Pay™, or Samsung Pay™ free of charge! After a quick enrollment process, you can enjoy the convenience of only needing your phone to make purchases simply by placing your phone near the payment terminal at participating merchants.

These mobile wallet solutions are also very safe and secure by using a process called tokenization. With tokenization, a unique code, or token, is created during the transaction that represents your account information. This unique code is then transmitted for payment instead of your actual card number or expiration date so your card details remain safe. For more information about each of these solutions please visit www.ispfcu.org or call us at **800-255-0886** today.

*Apple Pay is a trademark of Apple, Inc. Google Pay is a trademark of Google, Inc. Samsung Pay is a trademark of Samsung Electronics Co. Ltd.

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 11.90%

*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:

- Columbus Day - October 12**
- Veterans Day - November 11**
- Thanksgiving - November 26**
- Christmas Day - December 25**
- New Year's Day - January 1**



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