

Small Enough to Care, Large Enough to Serve

ISPFCU
Your Law Enforcement Credit Union

CUFF

April 2021 • www.ispfcu.org

The Credit Union For Our Future

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 purchase rate as low as 8.15%, 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 online 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 may 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.



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. With rates as low as 3.00%*, a Home Equity Loan is a great option with its low interest rate and fixed monthly payments. 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 and 0.25% higher for non-PFI members. Maximum ISPFCU Home Equity Loan amount available is \$75,000.



You Could Win \$1,000 in the ISPFCU E-Pay Spring Sweepstakes!

Spring into a more organized banking routine with ISPFCU's Online Bill Pay, E-Pay, and you could win \$1,000!* E-Pay is the fast, easy, and convenient way to pay all of your bills and manage your finances from the convenience of ISPFCU's Home Branch Online. And when you use E-Pay to add and pay a new bill or set up an automatic or recurring payment during the months of April and May, you'll be automatically entered to win one of ten \$1,000 prizes! It's that easy!

Click on the Bill Pay tab within Home Branch Online at www.ispfcu.org to add and pay a new bill or to set up an automatic or recurring payment today! If you have any questions about E-Pay or the Spring Sweepstakes please call us at **800-255-0886**.

*NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts at 12:00:01 a.m. ET on 4/1/21 and ends at 11:59:59 p.m. ET on 5/31/21. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older and are registered accountholders in good standing at a participating Financial Institution. To enter by mail, hand-print on a 3 1/2" x 5" postcard: "Spring Sweepstakes", full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Spring Sweepstakes", C/O MRI P.O. Box 3849, Oak Park, IL 60303-3849, postmarked by 5/31/21 and rec'd by 6/8/21. Void where prohibited. For Official Rules, visit www.springintobetterbanking.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive Brookfield, WI 53045.





Join us at the 2021 ISPFCU Annual Meeting!

Mark your calendars and plan to attend the **ISPFCU Annual Meeting on Friday, June 25, 2021**. The meeting will be held at Troopers Lodge #41 located at 5880 South Sixth Street 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 2020, and future plans and goals. The meeting will begin at 10:30 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!



DIVIDEND RATES

Dividends:	Rates *(APY)	
Regular Shares	0.01%	
Christmas Club	0.01%	
Money Market Checking		
(Over \$5,000)	0.01%	
(Over \$10,000)	0.01%	
(Over \$25,000)	0.01%	
Money Market Savings		
(Over \$10,000)	0.01%	
(Over \$25,000)	0.01%	
Conventional Certificates	APY	PFI APY
36 month	0.00%	0.25%
48 month	0.25%	0.50%

*APY - Annual Percentage Yield
 • Growth Certificates - subtract 1/4% from the above certificate rates for 12 to 48 months.
 • One-Time Withdrawal Certificates - Subtract 1/4% from the above certificate rates for 12 to 48 months.
 • Call for Student Growth Share Certificate terms and rates.
 • All rates subject to change without notice.

Open a Future CrimeFighter Account For Your Child Today!

It is never too early to teach your children the importance of saving and financial responsibility. By opening them a Future CrimeFighter Account at ISPFCU you will help get them started down the right path to a secure financial future. Future CrimeFighter Account holders receive their own savings passbook, membership card, and stickers each time they make a deposit. In addition, Future CrimeFighter Account holders are entered into a drawing for a \$25.00 deposit to their account quarterly just for using the account! If you have any questions about a Future CrimeFighter Account or if you would like to open your child an account today, please call us at **800-255-0886** or apply online at www.ispfcu.org.



LOAN RATES

Loan Type	Term	*A.P.R.**
New and Used Vehicles	36 to 72 months	From 2.50%
RV Loans New & Used	up to 180 months (10 year balloon)	From 5.99%
Boat Loans	up to 120 months	From 5.99%
Motorcycle Loans	up to 60 months	From 5.99%
Personal Loans	up to 60 months	From 5.90%
Visa® Platinum	N/A	From 8.15%

*A.P.R. - 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 (APRs) are 0.25% higher for loans without automatic payment and 0.25% higher for non-PFI members. Rate deductions are not applicable to Visa, first mortgages, construction loans, 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 31
Independence Day Observed - July 5



Federally Insured by NCUA

OFFICIALS

Galen Johnson - *Chairman of the Board*
 Dennis Sloman - *Vice Chairman of the Board*
 Jim Fay - *Treasurer/Expense Officer*
 Christopher Mueller - *Secretary of the Board*

Richard Powell
 Patricia Kelly
 David Lientz

SUPERVISORY COMMITTEE

David Lientz, Chair
 Josh Ward
 Patrick Keen
 Gary Stevens
 Anthony Williams

CHIEF EXECUTIVE OFFICER

Megan L. Becker

OFFICE

730 Engineering Avenue
 Springfield, Illinois 62703

LOBBY & LOAN HOURS

9:00 a.m. - 5:00 p.m. Monday - Friday

DRIVE-UP HOURS

7:30 a.m. - 6:00 p.m. Monday - Friday
 9:00 a.m. - 12:00 p.m. Saturday

CALL CENTER HOURS

8:00 a.m. - 5:00 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