

Small Enough to Care, Large Enough to Serve

ISPFCU
Your Law Enforcement Credit Union

CUFF

April 2022 • www.ispfcu.org

The Credit Union For Our Future

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!

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 **3.49%***, 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.



Join us at the 2022 ISPFCU Annual Meeting!

Mark your calendars and plan to attend the **ISPFCU Annual Meeting** on **Friday, June 24, 2022**. 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 2021, and future plans and goals. The meeting will begin at 11:00 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!

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 **8.40%**, 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 or call us at **800-255-0886** with any questions you may have. 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 will 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.





Sign up for ISPFCU Text Alerts today!

Would you like to be notified by text message when a system outage has been identified with your ISPFCU Visa Debit Card? How about when an issue has been found that impacts your ability to use your ISPFCU Visa Credit Card? If so, you can choose to receive these types of system outage alerts and more by text message by signing up for ISPFCU Text Alerts today!

Please note that ISPFCU Text Alerts is solely a system outage notification service and will not be used for any other purpose. There is no cost to enroll in ISPFCU Text Alerts* and you may unenroll at any time. Please call us at **800-255-0886** to get signed up for ISPFCU Text Alerts today!

**Message and data rates may apply.*

ATM Skimming Cases on the Rise

Fraudsters attempting to steal card information through a scheme called skimming is unfortunately on the rise. In an ATM skimming scheme, fraudsters use hidden electronics on an ATM to steal the personal information stored on a card and to record the owner's personal identification number (PIN) to then access the hard-earned cash in the member's account.

Before you use an ATM be sure to examine it carefully. If it appears to have been altered or tampered with, don't use it. Protect your PIN. Hidden cameras are often used to steal PINs. Consider covering the keyboard as you enter your PIN as an added safeguard. Never give your PIN to anyone and be sure to check your account balances often. If you notice something wrong, call us at **800-255-0886** or the phone number on the back of your card so that we can help resolve the issue for you as soon as possible.



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.

LOAN RATES

Loan Type	Term	*A.P.R.**
New and Used Vehicles	36 to 72 months	From 1.49%
RV Loans New & Used	up to 180 months (10 year balloon)	From 5.49%
Boat Loans	up to 120 months	From 5.49%
Motorcycle Loans	up to 60 months	From 5.99%
Personal Loans	up to 60 months	From 5.90%
Visa® Platinum	N/A	From 8.40%

*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 30
Independence Day - July 4



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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
 Josh Ward

SUPERVISORY COMMITTEE

David Lientz, Chair
 Patrick Keen
 Gary Stevens
 Anthony Williams
 Scott Watkins

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

8:30 a.m. - 5:00 p.m. Monday - Friday
 9:00 a.m. - 12:00 p.m. Saturday

CALL CENTER HOURS

8:30 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