

Zero-Percent Financing or Cash Back – Which is the Better Option?

If you are in the market for a new vehicle you have probably noticed dealers offering special incentives including zero-percent financing or a large cash back offer. So which is the better option? Most people rush to take the zero-percent financing offer as borrowing money without paying interest almost sounds too good to be true. However, when you compare the cash back offer with how much money you would save from zero-percent financing, you will likely find that it is in your best interest to take the cash back and finance your purchase with a low rate auto loan from ISPFCU! And with current ISPFCU Auto Loan **rates as low as 2.25%***, now is a great time to buy!

If you aren't sure which option to take let us know and we will run the numbers for you! Contact a member of our loan department today at **800-255-0886** to discuss all of your options or you may apply for an ISPFCU Auto Loan online at www.ispfcu.org. Don't be blinded by shiny zero-percent offers! Let ISPFCU help you secure the best deal possible on your next auto loan purchase today!

*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Lowest possible rate of 2.25% APR available for excellent borrowers. Fixed loan rate of 2.25% equals payments of \$17.64 for 60 months for each \$1,000 borrowed.

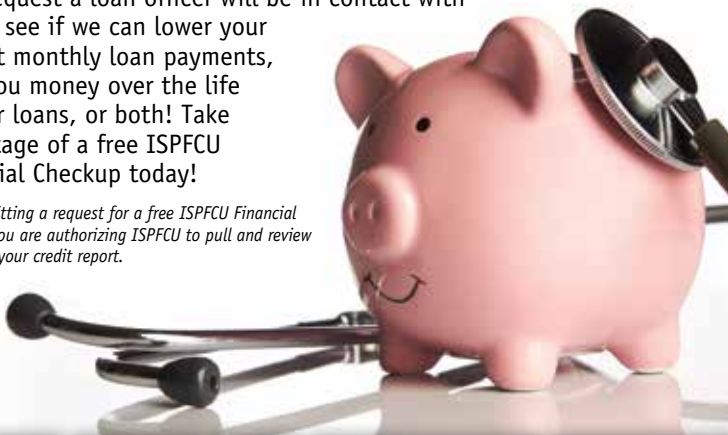


Take Advantage of a Free ISPFCU Financial Checkup!

Start the new year out on the right track by taking advantage of a free ISPFCU Financial Checkup! With an ISPFCU Financial Checkup we want to help you by looking for ways to save you money on any loans you may have financed at other financial institutions by getting your loans refinanced with ISPFCU at lower rates! Whether you have an auto or motorcycle loan or a home equity loan or credit card, we can help. And if you have several loans we can look at consolidating them, giving you the convenience of having just one monthly loan payment.

What have you got to lose? To submit your request for a free ISPFCU Financial Checkup visit www.ispfcu.org and fill out the ISPFCU Financial Checkup form or call us at **800-255-0886**. After we receive your request a loan officer will be in contact with you to see if we can lower your current monthly loan payments, save you money over the life of your loans, or both! Take advantage of a free ISPFCU Financial Checkup today!

*By submitting a request for a free ISPFCU Financial Checkup you are authorizing ISPFCU to pull and review a copy of your credit report.



ISPFCU Board of Directors Election

ISPFCU will have its 2021 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 Monday, February 15, 2021. 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 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 Monday, February 15, 2021 will have their names placed on the ballot in random order.

The election results will be announced at the 2021 Annual Meeting.





Get Relief from ATM Surcharge Fees at ISPFCU!

A recent checking account and ATM fee study conducted by Bankrate.com found that ATM surcharge fees continue to be at or near record high numbers. The study found that on average the total cost of withdrawing cash from an out-of-network ATM was \$4.64!

As an ISPFCU Debit Card holder, you have access to nearly 85,000 Surcharge Free ATMs through the CO-OP and Allpoint ATM networks. This is more than double the coverage any national bank offers! With so much convenient access available to you through these two networks, your days of paying a fee to withdraw cash from an ATM should no longer be necessary!

To find a complete listing of Surcharge Free ATMs near you today please use our ATM Locator Search at www.ispfcu.org. If you have any questions or would like more information please call us at **800-255-0886**.

*Source: 2020 Bankrate.com checking account and ATM fee study



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

Did you know your ISPFCU Visa Debit and Credit cards are compatible with several convenient Mobile Wallet Solutions? 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 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

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 2.25%
RV Loans	up to 180 months	From 5.99%
New & Used	(10 year balloon)	
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:

- New Year's Day - January 1
- MLK Jr. Day - January 18
- President's Day - February 15



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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
- 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