



CUFF

January 2022 • www.ispfcu.org

The Credit Union For Our Future

Drive away with rates as low as 1.49% APR with an ISPFCU Auto Loan!

Whether you're looking to buy a brand-new vehicle, or just one new to you, let us help you drive away in the vehicle you want with our new, lower auto loan rates! For a limited time, you can now enjoy New Auto Loan rates as low as **1.49%*** and Used Auto Loan rates as low as **1.74%*** In addition, you also have the option to defer your first loan payment for 90 days free of charge!

Even if you are not in the market for a new vehicle you can still take advantage of this special offer by refinancing an existing auto loan from another financial institution with ISPFCU. Not only could we lower your monthly loan payments and save you money in interest over the life of your loan, but you will also enjoy 90 days of no auto loan payments! 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. Rates quoted are for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates. Fixed loan rate of 1.49% equals payments of \$17.31 for 60 months for each \$1,000 borrowed.



ISPFCU Board of Directors Election

ISPFCU will have its 2022 Board of Directors election by mail-in ballot. There are three (3), 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 **Tuesday, February 15, 2022**. 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 Tuesday, February 15, 2022 will have their names placed on the ballot in random order.

The election results will be announced at the 2022 Annual Meeting.



ISPFCU's Account to Account Transfers is moving!

Please be advised that we are updating our Account to Account (A2A) Transfer service. Effective January 12th, A2A transfers will be moved to within our Online Bill Pay service, E-Pay. E-Pay can be accessed within Home Branch Online. As part of this update, all A2A transfer users will now be required to have an ISPFCU Checking Account. If you don't currently have an ISPFCU Checking Account and want to be able to use our A2A service please contact us to get a free checking account opened today.

With ISPFCU's Account to Account transfers you can send money from your ISPFCU accounts to an account at another financial institution for the low cost of \$2.50 or transfer money into your ISPFCU accounts from another financial institution free of charge.

Please note that our A2A service will be unavailable from January 1st – 11th while this process is taking place. If you have any questions about this update or our A2A service please call us at **800-255-0886**.





Take a break with an ISPFCU Skip-A-Pay!

If you have an existing loan with ISPFCU and your finances could use a little extra breathing room, you may be interested in an ISPFCU Skip-A-Pay! With our current Skip-A-Pay special, you have the opportunity to skip your January monthly loan payment allowing you to free up the extra cash you may need to catch up on another bill or to help pay for whatever need you may have. And if you have more than one qualifying loan, you can apply to skip a payment on each!

You may take advantage of an ISPFCU Skip-A-Pay on an ISPFCU loan for \$30.00. If you have any questions or would like to submit a Skip-A-Pay request please contact a member of our loan department at **800-255-0886** today.

*All requests for an ISPFCU Skip-A-Pay are subject to approval. All loans must be current and your account in good standing to be eligible. Loans with less than 12 months of payment history may not be eligible. Loans secured by real estate, open-end lines of credit, and VISA credit cards are not eligible. Requests must be received at least five days prior to the loan due date. Additional restrictions may apply.



Home Branch Online upgrade coming soon!

We are excited to announce the upgrade of our online banking service, Home Branch Online, coming in April! We are making this change as part of our commitment to offering you the best possible products and services and to enhance your online banking experience. This upgrade will not only bring a new and improved online banking platform, but also a superior and fully integrated mobile banking app!

Please be on the lookout for additional information in regards to new functionality that will soon be available to you as well as what you can expect leading up to and after the upgrade. If you have any questions about this notice please contact us at **800-255-0886**.

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 17
- President's Day - February 21



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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 5.45%
Boat Loans	up to 120 months	From 5.45%
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.

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

8:00 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