

ISPFCU Visa Access Online upgrade set for January 10, 2023

We are excited to announce that Visa Access Online is being upgraded effective January 10, 2023! Visa Access Online allows you to view all of your recent ISPFCU Visa Platinum Credit Card transactions, make payments to your credit card from one of your ISPFCU accounts, view monthly credit card statements, and more!

The new and improved Visa Access Online will still be found within ISPFCU's online banking service, Home Branch Online. The updated website is a more modern, streamlined version of what we currently offer with the added benefit of being formatted for mobile use. Unlike our current credit card website, the upgraded Visa Access Online will format to fit screens of all sizes to provide an easier viewing experience whether on desktop, tablet, or mobile.

If you have any questions about this upgrade or need assistance accessing Visa Access Online within Home Branch Online, please call us at **800-255-0886**.

ISPFCU Board of Directors Election

ISPFCU will have its 2023 Board of Directors election by mail-in-ballot. There are two (2) three-year positions and one (1) one-year position 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 **Wednesday, February 15, 2023**. 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 **Wednesday, February 15, 2023** will have their names placed on the ballot in random order.

The election results will be announced at the 2023 Annual Meeting.

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.





Save on TurboTax and H&R Block this tax season with ISPFCU!

Get the tax help you need and special savings as an ISPFCU member with TurboTax and H&R Block!

- **TurboTax** – Hand off your taxes, get some help from experts, or file on your own! With TurboTax, you can count on getting your maximum refund, guaranteed! Plus, as an ISPFCU member you can save up to \$15 when you file!
- **H&R Block** – Whether you want to meet with a tax pro in-office, via drop off, or send your documents virtually, let the tax pros do the rest. New clients save \$25 off in-office tax prep services and returning clients get the Tax Identity Shield add-on for free!



To obtain these special discounts please visit our website at www.ispfcu.org. If you have any questions, please call us at 800-255-0886.

* Visit <https://taxservices.lovelymycreditunion.org> for offer details and disclaimers.

Enjoy no loan payments for 90 days with an ISPFCU Signature Loan!

Are your finances feeling the squeeze after this past holiday season? If so, get the extra cash you need by taking advantage of our current Signature Loan special! Through January 31st, ISPFCU will allow you to defer your first loan payment on all new Signature Loans for 90 days free of charge! This will help you cover upcoming expenses or consolidate debt and allow you to not worry about making a loan payment for a few months. Apply online at www.ispfcu.org or call us at 800-255-0886 with any questions you may have about getting an ISPFCU Signature Loan today!

*90 Day Payment Deferment is available for qualified borrowers. Offer expires 01/31/23.

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 Observed - January 2
- MLK Jr. Day - January 16
- President's Day - February 20



Federally Insured by NCUA

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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 6.10%
RV Loans New & Used	up to 120 months	From 7.10%
Boat Loans	up to 120 months	From 7.10%
Motorcycle Loans	up to 60 months	From 6.35%
Personal Loans	up to 60 months	From 9.64%
Visa® Platinum	N/A	From 12.40%

*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.

OFFICIALS

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

- Galen Johnson
- Richard Powell
- Josh Ward

SUPERVISORY COMMITTEE

- David Lientz, Chair
- Gary Stevens, Secretary
- Patrick Keen
- 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