

Small Enough to Care, Large Enough to Serve



CUFF

July 2021 • www.ispfcu.org

The Credit Union For Our Future

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

Take a break from loan payments this summer with an ISPFCU Summer Fun Loan! Enjoy **Auto Loan rates as low as 2.50%** and **Motorcycle, Boat, and RV Loan rates as low as 5.99%** all with the option to defer your first loan payment for 90 days free of charge!*

Not looking to buy something new but still want to take advantage of this special offer? No problem! Simply refinance an existing auto loan from another financial institution with ISPFCU and not only will you enjoy 90 days of no payments, but we will even beat your current rate by at least 1.00% bringing your rate to as low as 2.50%!*

Let us help you enjoy your summer by not worrying about making a loan payment! 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. 90 day payment deferment and lowest possible rate of 2.50% APR available for excellent borrowers. 90 day payment deferment available for loans with terms of 72 months or less. Fixed loan rate of 3.99% equals payments of \$18.41 for 60 months for each \$1,000 borrowed.

You Could Win \$2,000 in the ISPFCU E-Pay Summer Sweepstakes!

How does a chance to win \$2,000 sound as a reward for getting more financially fit with the help of ISPFCU's Online Bill Pay service, E-Pay? 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. When you use E-Pay to add and pay a new bill, set up an automatic or recurring payment, or activate a new eBill during the months of August and September, **you'll be automatically entered to win one of five \$2,000 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, set up an automatic or recurring payment, or to activate a new eBill today! If you have any questions about E-Pay or the Summer 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 8/1/21 and ends at 11:59:59 p.m. ET on 9/30/21. 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 1/4" x 5" postcard: full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: PSCU Financial Fitness Sweepstakes C/O MRI, P.O. Box 2117, Oak Park, IL 60303-2117. Limit one (1) entry per postage-stamped postcard. Mail-in entries must be handwritten and postmarked by September 30, 2021 and received by October 8, 2021. Void where prohibited. For Official Rules, visit www.letsgetfinanciallyfitsweeps.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045.

Protect your purchases with ISPFCU Club Benefits!

Getting new stuff is fun. Breaking it or having it stolen isn't. By signing up for ISPFCU Club Benefits, you can gain peace of mind when shopping by having Debit Advantage coverage on your side! Debit Advantage coverage will replace, repair, or reimburse you for amounts up to the full purchase price of your new item that is broken or stolen during the first 90 days after the purchase date. Debit Advantage will also double the manufacturer's warranty for up to a full additional year on eligible items you buy from your ISPFCU Checking Account!

Debit Advantage is just one more in the long list of benefits available to you when you sign up for ISPFCU Club Benefits for the low cost of \$5.00/month. We are so confident that you will find ISPFCU Club Benefits valuable that we will let you try them out for three months absolutely free! Call us at **800-255-0886** with any questions you may have and to start your free Club Benefits trial today!

*Special Insurance Program Notes: The descriptions herein are summaries only. They do not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. Insurance is offered through the company named on the certificate of insurance.





Get the extra money you need for college with Student Loans for ISPFCU by Sallie Mae!

At ISPFCU, we offer great financial products and services to meet the unique needs of our members. That's why we've again partnered with Sallie Mae to offer the Smart Option Student Loan, the Sallie Mae Parent Loan, and Sallie Mae's suite of graduate loans. Each of these loans offers:

- Competitive variable and fixed interest rates
- No origination fee or prepayment penalty
- Multiple repayment options
- Borrow up to 100% of all your school-certified expenses for the entire year like tuition, fees, books, housing, meals, travel, and even a laptop.

Find out which loan is right for you and apply online at www.salliemae.com/smartoption/ispfcu. If you have any questions about Student Loans for ISPFCU by Sallie Mae please call us at **800-255-0886**.



**Borrow responsibly. We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan. These loans are made by Sallie Mae Bank or a lender partner. ISPFCU is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.*

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 2.50%
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.

Access Travel and Entertainment Deals with ISPFCU!

Being a member of ISPFCU has great perks, and now the perks just got even better! ISPFCU members can now get savings of up to 60% on theme parks, hotels, rental cars, concerts, movie tickets, and much more with **Love My Credit Union Rewards!** You can even obtain special offers to top attractions including Walt Disney World® Florida, Universal Orlando Resort™, Disneyland® California, and Universal Hollywood®!

So whether you are planning your next vacation or looking for great entertainment near home, there is truly something for everyone. Visit www.lovemycreditunion.org today and explore all the great deals available. And be sure to visit often as new offers and special time-limited offers are regularly being added!

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:

- Independence Day (Observed)**
July 5
- Labor Day**
September 6



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

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