

Small Enough to Care, Large Enough to Serve



CUFF

July 2022 • www.ispfcu.org

The Credit Union For Our Future

ISPFCU's Home Branch Online and Mobile Banking App have been upgraded!

We are excited to announce that our online banking service, Home Branch Online, has been upgraded as of June 13, 2022! This upgrade not only brought a new and improved online banking platform, but also a superior and fully integrated mobile banking app! If you have not yet logged in to Home Branch Online since this upgrade was completed, please note that you will log in as usual with your ISPFCU member number and existing online banking password. To view step-by-step login instructions, please visit our website at www.ispfcu.org. Simply follow all the onscreen prompts as directed and you'll be enjoying our upgraded Home Branch Online in no time!

If you prefer, you can instead go through this process on the new ISPFCU Mobile Banking App! You'll first want to delete the old ISPFCU Mobile Banking App from your mobile device. Then go to the Apple App Store or Google Play Store and search for "ISPFCU" in the search bar. Follow all the onscreen prompts to download and to start using our new app today! The new ISPFCU Mobile Banking App will make it much easier for you to manage your ISPFCU accounts on the go. This new app introduces a more streamlined, mobile-friendly design that remains seamless across all of your devices while keeping your account information as secure as possible. If you have any questions, please contact us at [800-255-0886](tel:800-255-0886).



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 2.49%**, Motorcycle Loan rates **as low as 5.74%**, and Boat and RV Loan rates **as low as 6.49%** 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 4.49%!***

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](tel: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 2.49% APR available for excellent borrowers with limited term. 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 July and August, you'll be automatically entered to win one of five \$2,000 prizes! It's that easy!

Click on Bill Pay / A2A under Money Movement 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](tel:800-255-0886).

PSCU Financial Fitness Sweepstakes **NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.** A purchase will not increase your chances of winning. Sweepstakes starts on 7/1/22 at 12:00:01 a.m. ET and ends on 8/31/22 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C., who are 18 years of age and older and are registered account holders in good standing at a participating Financial Institution. Void where prohibited. For complete Official Rules including details on how to enter by mail, visit www.letsgetfinanciallyfitsweeps.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive Brookfield, WI 53045. Copyright 2022 PSCU. All rights reserved.





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 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, and multiple repayment options.

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.*

Save Money as You Spend with ISPFCU's Savings Transfer!

Do you have a hard time saving money? If so, then ISPFCU's Savings Transfer may be just what you need to help you achieve your savings goals. ISPFCU's Savings Transfer is a savings program that helps you save as you spend. Each time you make a purchase with your ISPFCU Visa Debit Card, we'll round up your purchase amount to the nearest dollar. At the end of each business day, we'll total the rounded up amounts from all your debit card purchases and make a single transfer to the ISPFCU Share Account of your choice making it easier for you to save. This service is offered free of charge and you may cancel at any time without penalty. Call us at **800-255-0886** with any questions you may have about ISPFCU's Savings Transfer and to get enrolled today!

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 - July 4
Labor Day - September 5



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 2.49%
RV Loans New & Used	up to 120 months	From 6.49%
Boat Loans	up to 120 months	From 6.49%
Motorcycle Loans	up to 60 months	From 5.74%
Personal Loans	up to 60 months	From 8.65%
Visa® Platinum	N/A	From 9.65%

*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

8:30 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