

Small Enough to Care, Large Enough to Serve



CUFF

July 2024 • www.ispfcu.org

The Credit Union For Our Future

Enjoy no loan payments for 120 days and get up to \$500 cash back with an ISPFCU Summer Fun Loan!

Take a break from loan payments this summer and put some extra cash in your pocket with an ISPFCU Summer Fun Loan! For a limited time, when you finance your qualifying Auto, Motorcycle, Boat, or RV loan with ISPFCU, you will enjoy no loan payments for 120 days! In addition, all title-secured loans will also receive an automatic cash back bonus of 1.50% of the total loan amount, up to a total of \$500!*

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 120 days of no loan payments, but you will also qualify for the 1.50% cash back bonus of up to \$500 as well!

Here is an example of how much cash back you could get:

- Finance a \$35,000 auto - **get \$500 cash back!**
- Refinance a \$25,000 RV - **get \$375 cash back!**
- Finance a \$15,000 motorcycle - **get \$225 cash back!**

Don't delay! Let us help you enjoy your summer by not worrying about making a loan payment and by putting some extra cash in your pocket! Apply online at www.ispfcu.org or call us at **800-255-0886** with any questions you may have today!

*Special applies to new non-ISPFCU loans. Cash back bonus will be 1.50% of the loan proceeds up to a maximum of \$500. Cash back bonus will be credited to the Regular Share Savings Account of the primary borrower within 5 business days of the loan closing date. Cash back bonus is considered dividends and may be reported on IRS Form 1099-INT. ISPFCU reserves the right to bill the member for cash back bonus if the loan is paid off within 180 days of account opening. Indirect loans are ineligible. Offer subject to change without notice. 120 day payment deferment is available for qualified borrowers with limited term. Fixed loan rate of 6.99% equals payments of \$19.80 for 60 months for each \$1,000 borrowed.



Get your direct deposit faster with ISPFCU's Early Pay!

Payday is up to two business days early* when you have your direct deposit setup with ISPFCU! As an ISPFCU member you receive complimentary Early Pay to receive your direct deposit of payroll and any other ACH credits up to two business days early free of charge! There is no enrollment process for this service other than having your direct deposit setup with ISPFCU.

All ACH credits are eligible for this service including direct deposits of payroll, pensions, social security, and federal and state tax refunds. Please note that this service does not apply to payroll deductions. If you don't currently have your direct deposit setup with ISPFCU please call us at **800-255-0886** so that we can help you make the switch today!

*Automated Clearing House (ACH) credits may post to your ISPFCU account up to two business days early with ISPFCU's Early Pay. This service is dependent upon when deposits are originated from the sender and received by ISPFCU. There is no guarantee deposits will post prior to their anticipated settlement date. ISPFCU is not responsible for delays in posting due to unforeseen circumstances or for penalties resulting from transactions in advance of an anticipated early ACH credit posting.



Get Relief from ATM Surcharge Fees with ISPFCU!

Did you know that as a member of ISPFCU you have access to your ISPFCU accounts at over 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 assistance finding surcharge free ATMs near you, please call ISPFCU at **800-255-0886**.





Use your ISPFCU Visa Platinum Rewards Credit Card for a chance to win \$5,000!

Keep your ISPFCU Visa Platinum Rewards Credit Card top of wallet for a chance to win \$5,000 to offset your monthly credit card purchases! Simply use your card on everyday purchases a minimum of four times per week from July 8th through October 27th in order to qualify for the drawing. Five participating eligible cardholders will be selected each month to win the prize. That's a total of 20 winners! Use your card four times every week and you'll increase your chances of winning! It's that easy!

Don't have an ISPFCU Visa Platinum Rewards Credit Card? No problem! You can apply online at www.ispfcu.org to start the process of getting one of these great cards in your hands today! For more information on the Credit Union Give Back Sweepstakes and to view the complete sweepstakes rules please visit cugivebacksweepstakes.com. If you have any questions, please call us at **800-255-0886**.

*No purchase, entry fee, or credit card usage necessary to enter or win. Open to Rewards Program cardholders, who are 18+ & legal residents of 50 US/DC/PR. Sweepstakes ends 10/27/2024. Void Where Prohibited. **Subject to Official Rules with alternate no purchase method of entry details: cugivebacksweepstakes.com.

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
- 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.

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 2



Federally Insured by NCUA

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DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.99%	1.00%
Christmas Club.....	0.99%	1.00%
Money Market Checking		
(over \$5,000).....	1.49%	1.50%
(over \$10,000).....	1.98%	2.00%
(over \$25,000).....	2.47%	2.50%
Money Market Savings		
(over \$10,000).....	2.47%	2.50%
(over \$25,000).....	2.96%	3.00%
Conventional Certificates		
6 Months.....	1.98%	2.00%
12 Months.....	2.47%	2.50%
24 Months.....	2.71%	2.75%
36 Months.....	2.96%	3.00%
48 Months.....	3.20%	3.25%

*APY - Annual Percentage Yield
• Call for Student Growth Share Certificate terms and rates.
• All rates subject to change without notice.

LOAN RATES

Loan Type	Term	APR*
Auto Loans New & Used	36 to 72 months	From 5.74%
RV Loans New & Used	up to 120 months	From 7.99%
Boat Loans	up to 120 months	From 8.49%
Motorcycle Loans	up to 60 months	From 7.74%
Personal Loans	up to 60 months	From 11.89%
Visa® Platinum	N/A	From 13.40%

*APR - 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 are 0.25% higher for loans without automatic payment. Rate deductions are not applicable to Visa, first mortgages, certificate, or share secured loans.

OFFICIALS

- Christopher Mueller – *Chair*
- Patricia Kelly – *Vice Chair*
- Jim Fay – *Treasurer*
- Galen Johnson – *Secretary*
- Josh Ward

SUPERVISORY COMMITTEE

- David Lientz, Chair
- Gary Stevens, Secretary
- Scott Watkins

CHIEF EXECUTIVE OFFICER

Megan L. Becker

OFFICE

730 Engineering Avenue
Springfield, Illinois 62703

LOBBY & LOAN HOURS

9:00 a.m. - 4:00 p.m. Monday - Friday

DRIVE-UP HOURS

8:30 a.m. - 4:00 p.m. Monday - Friday

CALL CENTER HOURS

8:30 a.m. - 4:00 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