

Small Enough to Care, Large Enough to Serve



CUFF

July 2025 • 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! Enjoy Auto Loan rates as low as 4.99% and great rates on Motorcycle, Boat, and RV Loans all with the option to defer your first loan payment for 120 days free of charge!*

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! 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!

*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. 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 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.



Enroll in ISPFCU Club Benefits and receive 24/7 Roadside Assistance!

Take your next road trip worry-free with the help of a valuable ISPFCU Club Benefit, 24/7 Roadside Assistance! This benefit provides 24-hour coverage for roadside assistance services, including towing, flat tire assistance, fuel/oil/fluid delivery, dead batteries, and locksmith services. The benefit pays up to \$100 per event, with a maximum of two occurrences per 12-month period.

We are excited to now offer 24/7 Road Assistance within ISPFCU Club Benefits, available for just \$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 Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit.





Enhanced Security for Shared Branching with IDCheck

ISPFCU's Shared Branching network is excited to introduce IDCheck, a new tool designed to enhance security and streamline identity verification for out-of-state shared branching transactions. IDCheck will validate members more effectively, reducing the risk of potential fraud.

Effective May 1, 2025, if you visit an out-of-state shared branching location, a new ID proofing measure will be required to perform transactions on your ISPFCU accounts. This new fraud prevention measure ensures it is you trying to access your account and not an imposter.

To setup IDCheck upon arrival at a shared branching location, please visit <https://verify.coop.org> and follow these steps.

- Enter ISPFCU for your Credit Union's name or choose from the dropdown list.
- Enter your Member Number and the last 4 digits of your Social Security Number.
- Upload a photo of the front of your government-issued ID.
- Upload a photo of the back of your government-issued ID.
Note: Your ID is securely stored and can be reused for future transactions.
- Take a selfie for identity verification.
Note: Your selfie is also stored securely for future use.
- Receive a unique verification code, valid for 20 minutes.
- Present the verification code to the Teller to proceed with your transaction as normal.



Please note that IDCheck will only apply to out-of-state shared branching transactions. If your ID and the shared branching location you are visiting are in the same state then ID check will not apply. If you have any questions about IDCheck please call us at **800-255-0886**.

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).....	2.71%	2.75%
(over \$100,000).....	2.96%	3.00%
Money Market Savings		
(over \$10,000).....	2.47%	2.50%
(over \$25,000).....	3.20%	3.25%
(over \$100,000).....	3.44%	3.50%
Conventional Certificates		
6 Months.....	2.22%	2.25%
12 Months.....	2.71%	2.75%
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 4.99%
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 11.14%
Visa® Platinum	N/A	From 12.40%

*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.

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 1



Federally Insured by NCUA

OFFICIALS

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

SUPERVISORY COMMITTEE

David Lientz, Chair
 Gary Stevens, Secretary

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