

Small Enough to Care, Large Enough to Serve

ISPFCU
Your *Law Enforcement* Credit Union

CUFF

July 2020 • www.ispfcu.org

The Credit Union For Our Future

Enjoy No Auto 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 2.25% 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 2.25%!*

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 2.25% 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% APR equals payments of \$18.41 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, 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.

Set ISPFCU Visa Credit Card Travel Notes within Visa Access Online!

Whether you are going on vacation or away on business, ISPFCU now offers an option that will help you cross an item off your to-do list. With ISPFCU Visa Credit Card Travel Notes you now have the ability to set your own travel notes through Visa Access Online instead of having to notify us to add them for you! This new convenient service will give you added peace of mind knowing your travel plans are in your own hands.

As a fraud prevention measure, your ISPFCU Visa cards are monitored for unusual activity. If transactions begin to come through on your cards that are out of the ordinary, your cards may be blocked for further use. However, by adding ISPFCU Visa Credit Card Travel Notes you can help prevent this from happening. Please note that this service is not yet available for debit cards.

To set a travel note you will need to access Visa Access Online within Home Branch Online. You will then select Travel Notes under the Communications tab. Simply follow the onscreen prompts to get your travel notes added in no time! If you have any questions or need assistance adding a Travel Note to your ISPFCU Visa Credit Card please call us at **800-255-0886**.





Access Travel and Entertainments 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!



DIVIDEND RATES

Dividends:	Rates *(APY)	
Regular Shares	0.05%	
Christmas Club	0.05%	
Money Market Checking		
(Over \$5,000)	0.05%	
(Over \$10,000)	0.05%	
(Over \$25,000)	0.05%	
Money Market Savings		
(Over \$10,000)	0.05%	
(Over \$25,000)	0.05%	
Conventional Certificates	APY	PFI APY
24 month	0.00%	0.25%
36 month	0.25%	0.50%
48 month	0.50%	0.75%

*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 60 months	From 2.25%
RV Loans New & Used	up to 180 months (10 year balloon)	From 5.99%
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.

Keeping Your Online Accounts Safe

ISPFCU cares about the security of your personal information. Below are some helpful tips for keeping your personal information safe:

- Use complex passwords with at least eight (8) characters or more, including a mix of upper and lowercase letters, numbers, and symbols.
- Use different passwords for each of your online accounts.
- Change your passwords on a regular basis for all of your online accounts. Do not use personal information such as your name and birthdate as part of your password.
- Keep your passwords private.
- Do not write down your passwords and keep them in your wallet or purse. If someone was to steal your wallet or you lose it, they will have access to everything.

Remember, ISPFCU will never contact you via text message, e-mail, phone, or any other way to ask for account numbers or passwords. If you ever suspect you may have been a victim of identity theft, contact ISPFCU at **800-255-0886** immediately.

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 7



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*

- Jim Aggertt
- Richard Powell
- Pat Kelly

SUPERVISORY COMMITTEE

- Diane Grottola, Chair
- Dave Lientz
- Josh Ward

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

7:30 a.m. - 6:00 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