

Small Enough to Care, Large Enough to Serve

**ISPFCU**  
Your Law Enforcement Credit Union

**CUFF**

October 2020 • [www.ispfcu.org](http://www.ispfcu.org)

The Credit Union For Our Future

## Enjoy a rate of 2.15% for up to 72 months with a new ISPFCU Auto Loan!

If you are in the market for a new vehicle now is a great time to buy! That is because auto dealers are now clearing out their older vehicles to make way for newer models. Because of that you have a greater chance of scoring yourself a great deal!

To make this an ever better time to buy, through November 30th, all new qualifying 2020 and 2021 model year vehicles financed with ISPFCU will receive a loan rate of **2.15%!**\* This rate offer of 2.15% even includes vehicles financed for **up to 72 months!**

Apply online at [www.ispfcu.org](http://www.ispfcu.org) or give us a call at **800-255-0886** with any questions you may have and to get your preapproved loan today!

\*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Special applies to new non-preowned vehicles. Rates quoted are for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates. Fixed loan rate of 2.15% equals payments of \$14.82 for 72 months for each \$1,000 borrowed.

## Use your ISPFCU Visa Platinum Rewards Credit Card for a chance to win \$1,000!

Keep your ISPFCU Visa Platinum Rewards Credit Card top of wallet for a chance to win \$1,000 to offset your monthly credit card purchases! Simply use your card on everyday purchases a minimum of four times per week from July 27, 2020 through December 13, 2020, in order to qualify for the drawing. Ten participating eligible cardholders will be randomly selected biweekly to win the prize. That's a total of 100 winners! Use it 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](http://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 [www.cugivebackssweepstakes.com](http://www.cugivebackssweepstakes.com). If you have any questions please call us at **800-255-0886**.

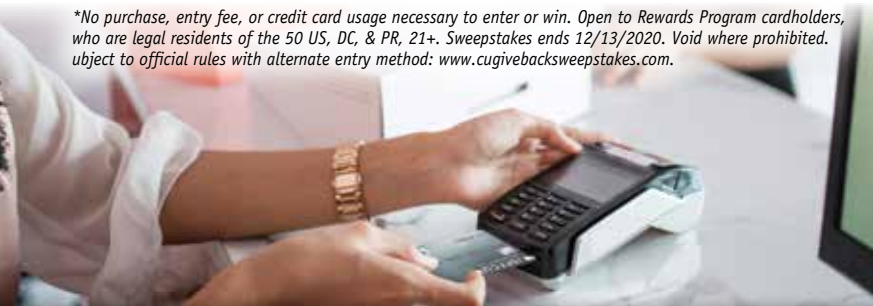
\*No purchase, entry fee, or credit card usage necessary to enter or win. Open to Rewards Program cardholders, who are legal residents of the 50 US, DC, & PR, 21+. Sweepstakes ends 12/13/2020. Void where prohibited. subject to official rules with alternate entry method: [www.cugivebackssweepstakes.com](http://www.cugivebackssweepstakes.com).

## ISPFCU Visa Platinum Credit Card Lock/Unlock Now Available

If you have misplaced your ISPFCU Visa Platinum Credit Card or believe that it has been stolen you can now quickly and easily restrict any future access to the card by locking it within Home Branch Online! To lock your credit card for further use you will need to access Visa Access Online within Home Branch Online. You will then select View Transactions under the Statements and Activity tab. Simply click the green button labeled "Lock Card" near the top of the screen and you're done!

Once you have been able to locate your card you can log back into Home Branch Online to access Visa Access Online and click the red button labeled "Unlock Card" so that you can start using your card as normal again. If you use your ISPFCU Visa Platinum Credit Card infrequently you may also choose to turn your card off anytime you are not using it for extra peace of mind. Please note that this service is not yet available for debit cards.

If you have any questions or need assistance locking or unlocking your ISPFCU Visa Platinum Credit Card please call us at **800-255-0886**.





## Paying Bills Made Easier with ISPFCU's E-Pay

"I love to pay my bills," said no one ever. While we can't promise that you'll ever love or even like paying your bills, that chore has never been easier. When you use ISPFCU's free online bill pay service, E-Pay, you can get the job done quickly and efficiently. So instead of searching for your checkbook, pen, and a stamp, you can simply visit our website at [www.ispfcu.org](http://www.ispfcu.org) and log in to Home Branch Online to access E-Pay and to pay your bills with a few clicks and keystrokes.

You can even pay bills in a timely fashion by scheduling them to arrive when they are due. In other words, you can log in on the first of the month to schedule all of your payments, even if some are not due until much later in the month. Signing up for E-Pay is easy, too. Simply click on the Bill Pay tab within Home Branch Online and follow the prompts and you'll be ready to go in no time! If you have any questions about E-Pay please call us at **800-255-0886**.



### 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 | <b>APY</b>   | <b>PFI APY</b> |
| 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 2.15% |
| 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.

## Major Credit Bureaus Now Offering Free Weekly Credit Reports

Equifax, Experian, and TransUnion know that during these uncertain times of COVID-19, accessing your credit is important. Because of this, the three major credit bureaus are now offering free weekly online credit reports through April 2021. To review your free credit reports online please visit [www.annualcreditreport.com](http://www.annualcreditreport.com) and follow the onscreen prompts. You may also call the credit bureaus directly. If during your review you find any information that is incorrect, you'll want to contact the credit bureaus immediately to get your reports corrected. If you have any questions please contact us at **800-255-0886**.

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:

- Columbus Day - October 12
- Veterans Day - November 11
- Thanksgiving - November 26
- Christmas Day - December 25
- New Year's Day - January 1



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### 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

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