

Small Enough to Care, Large Enough to Serve

**ISPFCU**  
Your *Law Enforcement* Credit Union

**CUFF**

October 2021 • [www.ispfcu.org](http://www.ispfcu.org)

The Credit Union For Our Future

## Enjoy a rate of 1.99% 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 2021 and 2022 model year vehicles financed with ISPFCU will receive a loan rate of **1.99%!**\* This rate offer of **1.99%** 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 1.99% equals payments of \$14.75 for 72 months for each \$1,000 borrowed.

## Access your ISPFCU Accounts with the CO-OP Shared Branch Network!

Did you know that as a member of ISPFCU you have access to your accounts at nearly 6,000 other participating credit unions in the CO-OP Shared Branch network? The CO-OP Shared Branch network is the nation's second largest financial institution branch network, and the only one with locations in all 50 States. With the CO-OP Shared Branch network, your membership and accounts remain at ISPFCU, but you have the ability to perform many of your financial transactions such as making a deposit, withdrawing cash, or making a loan payment through any of these convenient locations.

Using one of these Shared Branch locations is easy. Start by telling the Member Service Representative you are a member of ISPFCU and would like to use their shared branch services. Be prepared to provide your ISPFCU member number and a government issued photo ID such as a driver's license. To search for a participating credit union in your area, visit our website [ispfcu.org](http://ispfcu.org) and click on the shared branch search link at the top of our home page. If you have any questions while searching for a Shared Branch location or need further assistance please call us at **800-255-0886**. Give a shared branch location a try today!



## 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 12th through October 31st 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](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.cugivebacksweepstakes.com](http://www.cugivebacksweepstakes.com). If you have any questions, please call ISPFCU 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, 18+. Sweepstakes ends 10/31/2021. Void Where Prohibited. Subject to Official Rules with alternate entry method: [www.cugivebacksweepstakes.com](http://www.cugivebacksweepstakes.com).





## Spread the Word, Earn Cash with ISPFCU Referral Rewards!

Do you know someone who could benefit from belonging to ISPFCU? Could you also use some extra cash? If the answer to both of these questions is yes, then you need to check out ISPFCU's Referral Rewards Program!

For every new member you refer that joins ISPFCU we will pay you \$10.00! The new member could be a friend or co-worker that is eligible to join ISPFCU through their own law enforcement employment or by being a member of your immediate family. This would include spouses, children, parents, and siblings just to name a few. You can also earn \$25.00 for referring a member to open a new closed-end loan or to refinance an existing closed-end loan from another financial institution with a balance of at least \$5,000! To earn the referral reward, the person you refer needs to turn in a referral card with your name on it and the date on the card must be on or before the date the account was opened.

Call us at **800-255-0886** to find out more about our Referral Rewards Program and to request your very own referral rewards cards today! Do yourself and your friends and family members a favor and direct them to ISPFCU.

## Take \$250 off an ISPFCU Route 66 Extended Auto Warranty!

Even the most reliable vehicle can develop a mechanical problem. With the ISPFCU Route 66 Extended Auto Warranty you can enjoy peace of mind that no matter where you travel in the United States you will be protected against major mechanical expenses, and there is no deductible on covered parts and labor! The warranties may be applied to any auto regardless of if it is paid off, financed at ISPFCU, or financed by another financial institution. And if you act now, we will take \$250.00 off the purchase price of the warranty of your choice!

You may ask if you can just buy this same type of coverage through your car dealer. The answer is perhaps. But plan on paying as much as 60% more for similar coverage and be required to have the repairs done at the dealer facility. With an ISPFCU Route 66 Extended Auto Warranty, you have the freedom to go for repair service wherever you would like throughout the United States! And all of the plans include FREE roadside assistance for the life of your service agreement and car rental reimbursement!

Give us a call at **800-255-0886** to discuss all of your options and to find a warranty that meets your needs and your budget 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:

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



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 1.99%
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.

## 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

8:30 a.m. - 5:00 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