

Small Enough to Care, Large Enough to Serve



# CUFF

October 2025 • [www.ispfcu.org](http://www.ispfcu.org)

The Credit Union For Our Future

## Get a rate as low as 5.74% APR\* and up to \$750 cash back with an ISPFCU Home Equity Loan!

Do you need some extra money to make home improvements? Or, maybe some extra money to help finance your child's education, buy a new car, or consolidate debt? Whatever the circumstance, an ISPFCU Home Equity Loan is a versatile loan product that could be just what you are looking for!

An ISPFCU Home Equity Loan lets you borrow against the equity you have built up in your home up to 80% of the value of your home minus your first mortgage balance. With ISPFCU Home Equity Loan rates now as low as 5.74%\*, a home equity loan is a great option with its low interest rate and fixed monthly payments. And for a limited time, you can also earn up to \$750 cash back when you open a new ISPFCU Home Equity Loan!\*\*

Call us at **800-255-0886** to speak with a member of our loan department for more information about this special offer today! If you are ready to apply online, please visit [www.ispfcu.org](http://www.ispfcu.org). Remember, the equity in your home is a versatile financial tool. Take advantage of it!

\*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Rates and LTV limits are quoted for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates and/or lower LTV limits. Maximum ISPFCU Home Equity Loan amount available is \$125,000.

\*\*Cash back bonus will be \$50 for every \$5,000 financed on a qualifying fixed rate ISPFCU Home Equity Loan. Minimum funding required to qualify for this offer is \$5,000. Maximum rebate amount is \$750 per loan. 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. Offer subject to change without notice.



## Deposit your checks with Remote Deposit Capture!

Do you have checks you need to deposit but don't want to mail them or make a trip to the Credit Union? No problem! All you have to do is login to the ISPFCU Mobile Banking App and you can deposit your checks electronically with Remote Deposit Capture! Remote Deposit Capture is a safe, fast, and easy way to make check deposits to your accounts at ISPFCU regardless of where you are or what time of day it is.

To deposit your checks electronically today, simply login to the ISPFCU Mobile Banking App and select Remote Deposit Capture. Follow the onscreen prompts to get your checks deposited right away! If you have any questions about Remote Deposit Capture or need assistance depositing a check, please call us at **800-255-0886**.



## Enjoy No Balance Transfer Fees with an ISPFCU Visa Platinum Credit Card!

Are you stuck with a large balance on a high-interest rate credit card from another financial institution or department store? If so, now is the perfect time to take advantage of an ISPFCU Visa Platinum Credit Card! Not only does the card come with a purchase rate currently as low as 12.15%\*, no annual fee, and the option to earn unlimited 1.00% cash rewards, but there is also no balance transfer fee!\*

To apply for an ISPFCU Visa Platinum Credit Card today please visit [www.ispfcu.org](http://www.ispfcu.org). Stop paying those high interest rates and fees from other financial institutions and department store credit cards and transfer your balances to an ISPFCU Visa Platinum Credit Card today!

\*Your APRs may vary each billing period. The ANNUAL PERCENTAGE RATE will change each month on the first day of your billing cycle. The purchase rate equals The Wall Street Journal prime plus 4.90%. The cash advance/balance transfer rate equals The Wall Street Journal prime plus 7.90%. The APR is for the Platinum Elite program. Your rate may vary based on individual creditworthiness and ISPFCU underwriting standards. Visit [www.ispfcu.org](http://www.ispfcu.org) for complete disclosures.





## Lock/Unlock your ISPFCU Visa Debit and Credit Cards within Home Branch Online!

If you have misplaced your ISPFCU Visa Debit Card or ISPFCU Visa Platinum Credit Card you can quickly and easily restrict any future access to the cards by locking them within Home Branch Online! This convenient service is available on the desktop version of Home Branch Online as well as the ISPFCU Mobile Banking App.

To lock your debit card for further use you will want to select "Manage Debit Card" in the Sidebar Menu and follow the onscreen prompts. To lock your credit card for further use you will want to select "Visa Access Online" in the Sidebar Menu and follow the onscreen prompts. Once you have been able to locate your cards you can log back in to Home Branch Online to unlock them so that you can use your cards as normal again.

If you are unable to locate your cards you will want to leave them locked and contact us so that we can close your cards and order new ones. If you use your cards infrequently you may also choose to turn them off anytime you are not using them for extra peace of mind. If you have any questions or need assistance locking or unlocking your ISPFCU Visa Debit Card or ISPFCU Visa Platinum Credit Card please call us at **800-255-0886**.

## 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.

**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 13  
**Veterans Day** - November 11  
**Thanksgiving** - November 27  
**Christmas Day** - December 25  
**New Year's Day** - January 1



**Federally Insured by NCUA**

## DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.85%	0.85%
Christmas Club.....	0.85%	0.85%
<b>Money Market Checking</b>		
(over \$5,000).....	1.24%	1.25%
(over \$10,000).....	1.73%	1.75%
(over \$25,000).....	2.47%	2.50%
(over \$100,000).....	2.71%	2.75%
<b>Money Market Savings</b>		
(over \$10,000).....	2.22%	2.25%
(over \$25,000).....	2.96%	3.00%
(over \$100,000).....	3.20%	3.25%
<b>Conventional Certificates</b>		
6 Months.....	2.22%	2.25%
12 Months.....	2.47%	2.50%
24 Months.....	2.47%	2.50%
36 Months.....	2.71%	2.75%
48 Months.....	2.71%	2.75%

\*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 5.24%
RV Loans New & Used	up to 120 months	From 7.74%
Boat Loans	up to 120 months	From 8.24%
Motorcycle Loans	up to 60 months	From 7.49%
Personal Loans	up to 60 months	From 11.14%
Visa® Platinum	N/A	From 12.15%

\*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

## 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