

Small Enough to Care, Large Enough to Serve



# CUFF

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The Credit Union For Our Future

## ISPFCU Visa Debit Card Lock/Unlock Now Available!

If you have misplaced your ISPFCU Visa Debit 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 debit card for further use you will want to select "Manage Debit Card" in the Sidebar Menu and follow the onscreen prompts.

Once you have been able to locate your card you can log back in to Home Branch Online to unlock it so that you can use your card as normal again. If you are unable to locate your card you will want to leave it locked and contact us so that we can close your card and order a new one. If you use your ISPFCU Visa Debit Card infrequently you may also choose to turn your card off anytime you are not using it for extra peace of mind.

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



## 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 11th through October 30th 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 [cugivebacksweepstakes.com](http://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 10/30/2022. Void Where Prohibited. Subject to Official Rules with alternate entry method: [cugivebacksweepstakes.com](http://cugivebacksweepstakes.com).



## Download the new ISPFCU Mobile Banking App!

Have you downloaded the new ISPFCU Mobile Banking App yet? The new ISPFCU Mobile Banking App became available in June and introduced several new features that were previously unavailable in the app. To get started today you'll first want to delete the old ISPFCU Mobile Banking App from your mobile device. Then go to the Apple App Store or Google Play Store and search for "ISPFCU" in the search bar or use the links on our website at [www.ispfcu.org](http://www.ispfcu.org). Simply follow the onscreen prompts to download and start using our new app today!

The new ISPFCU Mobile Banking App will make it much easier for you to manage your ISPFCU accounts on the go. This new app introduces a more streamlined, mobile-friendly design that remains seamless across all of your devices while keeping your account information as secure as possible. If you have any questions about the new ISPFCU Mobile Banking App, please call us at **800-255-0886**.





## Transfer funds to other ISPFCU members with Home Branch Online!

Did you know that you can transfer funds from your ISPFCU accounts to other ISPFCU members quickly and securely within Home Branch Online? To make a transfer to another member start by selecting "Member to Member" in the sidebar Menu within Home Branch Online. Simply follow the onscreen instructions by entering the information for the member you would like to make a transfer to and the amount you would like to transfer to have the funds moved right away! If you have any questions about this feature within Home Branch Online, please call us at **800-255-0886**.



## Protect yourself with a CashLine Account!

Avoid the inconvenience, embarrassment, and expense of insufficient funds in your ISPFCU Checking Account by applying for a CashLine Account today! CashLine acts primarily as your ISPFCU Checking Account safety net. Should you accidentally overdraw your account, your CashLine Account is cash in reserve covering your overdrafts, returned checks, and other related fees. CashLine can also be used as an instant loan, up to your available limit, anytime you need extra cash. Call us at **800-255-0886** with any questions you may have about CashLine and to get your account setup today!



### 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 5.74%
RV Loans New & Used	up to 120 months	From 6.74%
Boat Loans	up to 120 months	From 6.74%
Motorcycle Loans	up to 60 months	From 5.99%
Personal Loans	up to 60 months	From 8.89%
Visa® Platinum	N/A	From 11.15%

\*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.

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 10
- Veterans Day - November 11
- Thanksgiving - November 24
- Christmas Day - December 25
- New Years Eve - December 31



Federally Insured by NCUA

### OFFICIALS

- Dennis Sloman - *Chairman of the Board*
- Christopher Mueller - *Vice Chairman of the Board*
- Jim Fay - *Treasurer/Expense Officer*
- Patricia Kelly - *Secretary of the Board*

- Galen Johnson
- Richard Powell
- Josh Ward

### SUPERVISORY COMMITTEE

- David Lientz, Chair
- Gary Stevens, Secretary
- Patrick Keen
- Anthony Williams
- Scott Watkins

### 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

8:30 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