

Small Enough to Care, Large Enough to Serve



CUFF

October 2023 • www.ispfcu.org

The Credit Union For Our Future

Tap into your home's equity with an ISPFCU Home Equity Line of Credit!

Take advantage of an ISPFCU Home Equity Line of Credit for your borrowing needs today! A HELOC from ISPFCU lets you establish a credit line against the equity you have built in your home up to 75% of the value of your home minus your first mortgage balance. You can then enjoy the flexibility of advancing money as you need it opposed to receiving one lump sum.

Whether you need extra money to pay for a home renovation project, to help finance your child's education, or just to consolidate debt, a HELOC is a versatile loan product that could be the solution to just about any financial need you have! Apply online today at www.ispfcu.org or call us at **800-255-0886** with any questions you may have. Enjoy the ease, convenience, and flexibility of an ISPFCU Home Equity Line of Credit today!

*Maximum ISPFCU HELOC amount available is \$75,000. ISPFCU HELOC available on primary residence only. Equal Housing Lender.



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 now up to two business days early* when you have your direct deposit setup with ISPFCU! As an ISPFCU member you will now 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.





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 10th through October 29th 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 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 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 18+ & legal residents of 50US/DC/PR. Sweepstakes ends 10/29/2023. Void Where Prohibited. *Subject to Official Rules with alternate no purchase method of entry details: cugivebackssweepstakes.com.

DIVIDEND RATES

Dividends:	Rates *(APY)	
Regular Shares	0.01%	
Christmas Club	0.01%	
Money Market Checking	0.01%	
(Over \$5,000)	0.01%	
(Over \$10,000)	0.01%	
(Over \$25,000)	0.01%	
Money Market Savings	0.01%	
(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.

Borrow funds from ISPFCU with a Share Secured Loan!

Have you ever considered borrowing money from ISPFCU with a Share Secured Loan? Share Secured and Share Certificate Secured Loans are available for members who are in need of funds but do not wish to deplete their savings. This type of loan allows members to borrow money by using their own savings funds at ISPFCU as collateral. As you make payments, the amount applied towards the principal of the loan is then released for immediate access.

A great benefit of a Share Secured or Share Certificate Secured Loan is that you will be able to borrow money at a lower interest rate than what you could find with an unsecured loan. You will also continue to earn interest on the balance in your share account or share certificate even though there is a loan against the funds! Give us a call at **800-255-0886** with any questions you may have about an ISPFCU Share Secured or Share Certificate Secured Loan and to apply today!

LOAN RATES

Loan Type	Term	*A.P.R.**
New and Used Vehicles	36 to 72 months	From 7.74%
RV Loans New & Used	up to 120 months	From 8.89%
Boat Loans	up to 120 months	From 8.89%
Motorcycle Loans	up to 60 months	From 8.14%
Personal Loans	up to 60 months	From 11.89%
Visa® Platinum	N/A	From 13.40%

*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 9
- Thanksgiving - November 23
- Christmas Day - December 25
- New Year's Day - January 1



Federally Insured by NCUA

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OFFICIALS

- Christopher Mueller – *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
- Anthony Williams
- Scott Watkins

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