

Small Enough to Care, Large Enough to Serve

ISPFCU
Your *Law Enforcement* Credit Union

CUFF

October 2018 • www.ispfcu.org

The Credit Union For Our Future

ISPFCU Dealer Inventory Clearance Special

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 October 31st, all new qualifying 2018 and 2019 model year vehicles financed with ISPFCU will receive a loan rate of **3.49%!*** This rate offer of 3.49% even includes vehicles financed for up to **72 months!**

Apply online at 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-pre-owned vehicles. Rates quoted are for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates. Fixed loan rate of 3.49% equals payments of \$18.19 for 60 months for each \$1,000 borrowed.



Get Relief from Bank Fees at ISPFCU

Sometimes, old habits die hard. If you have had your checking account at a bank for many years, it is time to stop paying high fees for the privilege of accessing your money by opening a **FREE checking account** at ISPFCU today! One warning, you will have to get used to hearing the word “no”, as in no minimum balance requirement and no monthly fee to have the account!

If you already have your checking account at ISPFCU, spread the word about the benefits and we will pay you for it! Simply refer a friend or family member to become a member of ISPFCU or to open a new first checking account and we will **pay you \$10.00!** To earn the referral reward, the person you refer needs to turn in a referral card with your name on it.

If you would like to learn more about our Referral Rewards Program or if you're tired of seeing a monthly checking account fee on your bank statement each month, give us a call at **800-255-0886** for more information. Let us help you or someone you know get a better checking account today.



Support Operation Homefront just by using E-Pay!

It's a great feeling to get relief during a crisis, a way to regain resiliency and a little bit of recognition and recurring support for a life of sacrifice. This Fall, ISPFCU is helping honor our heroes and you can too, just by using ISPFCU's Online Bill Pay service, E-Pay! From November 1st through December 31st, **ISPFCU will donate \$1.00 to Operation Homefront to help support military families for adding and paying new payees, activating an eBill, or adding a recurring or AutoPay payment!**

Operation Homefront has been listed as a 4-star nonprofit for nine consecutive years by Charity Navigator. It contributes 92% expenditures toward programs to help military families build their savings and create plans for their lives and careers outside the military. The program not only provides emergency financial assistance to our brave military members and their families, but also helps with housing, family and caregiver support, and programs to prevent financial instability. Founded in 2002, Operation Homefront is proud to continue on their mission to build strong, stable and secure military families so that they can thrive in the communities they've worked so hard to protect.

This is your chance to make payments the easy way and give back to others who have given so much! If you have any questions or would like more information, please contact us at **800-255-0886**.

Between 11/1/2018 and 12/31/2018, \$1 will be donated to Operation Homefront on behalf of each consumer who completes one of the following actions: adding and paying a new payee, activating an eBill, or adding a recurring payment (AutoPay) through ISPFCU. Each of the Bill Pay payments must be at least \$10 and must be paid to another party with a different mailing address from the primary online banking account holder. Maximum donation is \$25,000 total for all campaign participants throughout 2018. Your account must be in good standing. Rules are subject to change without notice.





Holiday Skip-A-Pay is Back!

Who couldn't use some extra money around the holidays? That is why ISPFCU is offering you the opportunity to **skip your November, December, or January monthly loan payment**. This will allow you to free up additional cash needed for those last minute gift ideas or to celebrate the new year. And, if you have more than one qualifying loan, you can skip a payment on each!

You may take advantage of the Holiday Skip-A-Pay on an ISPFCU loan for the low cost of \$30.00. If you have any questions or would like to submit a Holiday Skip-A-Pay request please contact a member of our loan department at **800-255-0886**.

All requests for the Holiday Skip-A-Pay are subject to approval. All loans must be current and your account in good standing to be eligible. Loans with less than 12 months of payment history may not be eligible. Loans secured by real estate, open-end lines of credit, and VISA credit cards are not eligible. Requests must be received at least five days prior to the loan due date.



DIVIDEND RATES

Dividends:	Rates *(APY)	
Regular Shares	0.05%	
Christmas Club	0.05%	
Money Market Checking (through September 30, 2018)		
(Over \$5,000)	0.05%	
(Over \$10,000)	0.10%	
(Over \$25,000)	0.15%	
Money Market Savings (through September 30, 2018)		
(Over \$10,000)	0.15%	
(Over \$25,000)	0.25%	
Conventional Certificates	APY	PFI APY
6 month	0.00%	0.25%
12 month	0.25%	0.50%
24 month	0.50%	0.75%
36 month	0.75%	1.00%
48 month	1.00%	1.25%

*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.

ATM Skimming Cases on the Rise

Fraudsters attempting to steal card information through a scheme called skimming is unfortunately on the rise. In an ATM skimming scheme, fraudsters use hidden electronics on an ATM to steal the personal information stored on a card and to record the owner's personal identification number (PIN) to then access the hard-earned cash in the member's account.

Before you use an ATM be sure to examine it carefully. If it appears to have been altered or tampered with, don't use it. Protect your PIN. Hidden cameras are often used to steal PINs. Consider covering the keyboard as you enter your PIN as an added safeguard. Never give your PIN to anyone and be sure to check your account balances often. If you notice something wrong, call us at **800-255-0886** or the phone number on the back of your card so that we can help resolve the issue for you as soon as possible.



LOAN RATES

Loan Type	Term	*A.P.R.**
New and Used Vehicles	24 to 60 months	From 3.49%
RV Loans New & Used	up to 180 months (10 year balloon)	From 4.25%
Boat Loans	up to 120 months	From 4.25%
Motorcycle Loans	up to 60 months	From 4.25%
Personal Loans	up to 60 months	From 5.90%
Visa® Platinum	N/A	From 9.90%

*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 8
- Veterans Day - November 12
- Thanksgiving - November 22
- Christmas - December 25
- New Year's Day - January 1



Federally Insured by NCUA

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OFFICIALS

- Jim Aggertt - *Chairman of the Board*
- Galen Johnson - *Vice Chairman of the Board*
- Richard Powell - *Treasurer/Expense Officer*
- Jim Fay - *Secretary of the Board*
- Boyd Butler - *Board Member*

SUPERVISORY COMMITTEE

- Diane Grottola, Chair
- Mark Robertson
- Dennis Sloman
- Christopher Mueller
- Ed Weigler

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