



January 2024 • [www.ispfcu.org](http://www.ispfcu.org)

The Credit Union For Our Future

## Earn up to \$200 in bonuses by opening ISPFCU Future CrimeFighter and Student Checking Accounts!

Let us help you get the children and grandchildren in your life started down the right path of saving and financial responsibility with ISPFCU's youth share accounts! **Through March 31st**, when you open a free ISPFCU Future CrimeFighter Account for your child or grandchild, we'll match your initial account deposit up to \$100.00!\* This bonus will be credited to the Future CrimeFighter Account within 10 business days of initial deposit and completion of account opening documents. An ISPFCU Future CrimeFighter Account is a savings account just for those members under 18 years of age.

In addition, you may also open a free ISPFCU Student Checking Account and we'll again match your initial account deposit up to \$100.00!\* This bonus will be credited to a 6 Month Student Growth Share Certificate within 10 business days of initial deposit and completion of account opening documents. ISPFCU Student Checking Accounts and Student Growth Share Certificates are available for members between 16 and 22 years of age.

If you have any questions about a Future CrimeFighter Account, a Student Checking Account, or both please call us at **800-255-0886** or apply online at [www.ispfcu.org](http://www.ispfcu.org). Let us help you get a jump start on your savings with these bonuses today!



\*Special applies to new non-ISPFCU accounts. A joint owner is required for accounts with primary member under 18 years of age. Future CrimeFighter Account bonus will be credited to the FCF Account within 10 business days of initial account deposit and completion of account opening documents. Student Checking Account bonus will be credited to a 6 Month Student Growth Share Certificate within 10 business days of initial account deposit and completion of account opening documents. Initial deposit of at least \$50 is required to earn the Student Checking Account bonus. Bonuses will be available for withdrawal six months after account open date. Accounts must remain open for a minimum of six months or bonuses may be debited from accounts at closing. Bonus is considered dividends and may be reported on IRS Form 1099-INT. Bonus matched on first account deposit only. Offer valid 01/01/24 through 03/31/24. Offer may be discontinued at any time.

## ISPFCU Board of Directors Election

ISPFCU will have its 2024 Board of Directors election by mail-in-ballot. There are two (2) three-year positions open on the Board of Directors. Any ISPFCU member can run for the Board of Directors as long as they are 18 years of age or older.

If you would like to run for a position on ISPFCU's Board of Directors a petition must be returned to ISPFCU by the close of business on **Thursday, February 15, 2024**. The petition must be signed by at least 20 ISPFCU members. A member is defined as a person age 18 years or over listed as the primary owner of an open Regular Share Savings Account with a balance of at least \$5.00. A statement of qualifications and biographical data consisting of not more than 120 words must also accompany the petition.

The petition and statement of qualifications is available at [www.ispfcu.org](http://www.ispfcu.org) or by mail when requested. Members meeting the above qualifications, complying with all the requirements set forth in the ISPFCU Volunteer Qualifications Policy, and returning a petition to the Credit Union by the close of business on **Thursday, February 15, 2024** will have their names placed on the ballot in random order.

The election results will be announced at the 2024 Annual Meeting.

## ISPFCU Account to Account Transfers Upgrade

Please be advised that we have updated our Account to Account (A2A) Transfer service. As of **November 15, 2023**, A2A transfers within our Online Bill Pay service, E-Pay was discontinued. ISPFCU's new A2A service will now be accessed within the Sidebar Menu of Home Branch Online with the heading Account to Account Transfer.

To start the enrollment process for our new A2A service, please call us at **800-255-0886**. Once you have been given access to the new system you can then start the process of adding your external accounts to quickly and easily make transfers between your ISPFCU accounts and your accounts at other financial institutions. As part of this upgrade, we are excited to announce that all transfers made within our new A2A service will be free of charge!

If you have any questions or need assistance setting your accounts up with our new A2A service, please call us at **800-255-0886**.





## Tips to Protect Yourself Against Cybercriminals

In the recently released Internet Crime Report by the FBI's Internet Crime Complaint Center (IC3), it has become evident that cyber actors continue to plague Americans, with dollar losses escalating by 49%. Among the staggering number of complaints received by the IC3, over 37% were related to phishing attacks. Phishing has emerged as the single most prevalent category of cybercrime, causing significant financial losses.

Phishing is a technique employed by cybercriminals to deceive individuals into divulging sensitive information or installing malware on their devices. This method is executed through various channels such as phone calls, emails, text messages, or even social media messages. The term "phishing" was coined in the late 1990s when hackers began using email lures to "fish" for passwords and financial data from unsuspecting internet users.

Over the past two decades, phishing has become increasingly sophisticated, pervasive, targeted, and costly. In 2022 alone, the IC3 reported losses of \$52 million due to phishing attacks. It is worth noting that unreported losses from such incidents are significantly higher, making it crucial to stay informed about the latest phishing techniques and safeguard oneself against these threats. Please review the following tips so that you don't fall victim to one of these scams!

- **Stay Vigilant:** Be cautious of unsolicited emails, especially those requesting sensitive information or containing urgent requests. Look for signs of poor grammar, generic greetings, or email addresses that don't match the claimed sender.
- **Verify the Source:** Before sharing any personal or financial information, independently verify the legitimacy of the email or message. Contact the organization directly through their official website or customer service channels to confirm the request's authenticity.
- **Be Wary of Links and Attachments:** Hover over hyperlinks to reveal their true destination before clicking. Avoid downloading attachments or files from untrusted sources, as they may contain malware or ransomware.
- **Strengthen Passwords and Enable Two-Factor Authentication:** Use unique, complex passwords for each online account. Enable two-factor authentication whenever possible, adding an extra layer of security to your accounts.
- **Keep Software Updated:** Regularly update your operating system, web browsers, and antivirus software. Software updates often include security patches that help protect against known vulnerabilities.
- **Educate Yourself and Others:** Stay informed about the latest phishing techniques and trends. Share knowledge with friends, family, and colleagues to raise awareness and help them avoid falling victim to phishing attacks.

If you feel you may be a victim of identity theft, please call us at **800-255-0886**.

## DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.25%	0.25%
Christmas Club.....	0.25%	0.25%
<b>Money Market Checking</b>		
(over \$5,000).....	0.50%	0.50%
(over \$10,000).....	0.75%	0.75%
(over \$25,000).....	1.00%	1.00%
<b>Money Market Savings</b>		
(over \$10,000).....	1.00%	1.00%
(over \$25,000).....	1.25%	1.25%
<b>Conventional Certificates</b>		
6 Months.....	1.49%	1.50%
12 Months.....	1.98%	2.00%
24 Months.....	2.22%	2.25%
36 Months.....	2.22%	2.25%
48 Months.....	2.47%	2.50%

\*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 7.24%
RV Loans New & Used	up to 120 months	From 8.64%
Boat Loans	up to 120 months	From 9.14%
Motorcycle Loans	up to 60 months	From 7.89%
Personal Loans	up to 60 months	From 11.89%
Visa® Platinum	N/A	From 13.40%

\*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.

**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:

- New Year's Day - January 1**
- MLK Jr. Day - January 15**
- President's Day - February 19**



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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
- 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