



# CUFF

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

The Credit Union For Our Future

## Start 2025 off right with an ISPFCU Financial Checkup!

Start 2025 out on the right track by taking advantage of a free ISPFCU Financial Checkup! Just as you would have an annual physical exam with your doctor, the start of a new year is a great time for an annual exam of your finances.

With an ISPFCU Financial Checkup we want to help you by looking for ways to save you money on any loans you may have financed at other financial institutions by getting your loans refinanced with ISPFCU at lower rates! Whether you have an auto or motorcycle loan or a home equity loan or credit card, we can help. And if you have several loans we can look at consolidating them giving you the convenience of having just one monthly loan payment.

What have you got to lose? To submit your request for a free ISPFCU Financial Checkup visit [www.ispfcu.org](http://www.ispfcu.org) and fill out the ISPFCU Financial Checkup form or call us at **800-255-0886**. After we receive your request a loan officer will be in contact with you to see if we can lower your current monthly loan payments, save you money over the life of your loans, or both! Take advantage of a free ISPFCU Financial Checkup today!

*\*By submitting a request for a free ISPFCU Financial Checkup you are authorizing ISPFCU to pull and review a copy of your credit report.*



## Earn up to \$200.00 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 01/01/25 through 03/31/25. Offer may be discontinued at any time.*



## ISPFCU Board of Directors Election

ISPFCU will have its 2025 Board of Directors election by mail-in-ballot. There are two (2) three-year positions and one (1) two-year position 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 Tuesday, February 18, 2025. 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 Tuesday, February 18, 2025 will have their names placed on the ballot in random order.

The election results will be announced at the 2025 Annual Meeting.





## Enjoy Cell Phone Protection Coverage with ISPFCU Club Benefits!

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. Now, members that have signed up for ISPFCU Club Benefits can receive up to \$300 of Cell Phone Protection Coverage to help reimburse the cost of replacing or repairing your stolen or damaged cell phone!\* Cell Phone Protection Coverage covers the first three phones listed on your cell phone bill. Please note that up to two claims may be filed per year with a \$50 deductible applicable for each claim.

We are excited to now offer Cell Phone Protection Coverage within ISPFCU Club Benefits, available for just \$5.00/month. We are so confident that you will find ISPFCU Club Benefits valuable that we will let you try them out for three months absolutely free! Call us at **800-255-0886** with any questions you may have and to start your free Club Benefits trial today!

\*Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit.



### DIVIDEND RATES

	Dividend Rate	APY*
Regular Shares.....	0.99%	1.00%
Christmas Club.....	0.99%	1.00%
<b>Money Market Checking</b>		
(over \$5,000).....	1.49%	1.50%
(over \$10,000).....	1.98%	2.00%
(over \$25,000).....	2.71%	2.75%
(over \$100,000).....	2.96%	3.00%
<b>Money Market Savings</b>		
(over \$10,000).....	2.47%	2.50%
(over \$25,000).....	3.20%	3.25%
(over \$100,000).....	3.44%	3.50%
<b>Conventional Certificates</b>		
6 Months.....	2.22%	2.25%
12 Months.....	2.71%	2.75%
24 Months.....	2.71%	2.75%
36 Months.....	2.96%	3.00%
48 Months.....	3.20%	3.25%

\*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 5.49%
RV Loans New & Used	up to 120 months	From 7.99%
Boat Loans	up to 120 months	From 8.49%
Motorcycle Loans	up to 60 months	From 7.74%
Personal Loans	up to 60 months	From 11.14%
Visa® Platinum	N/A	From 12.40%

\*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.

## Enter the Love My Credit Union Rewards Tax Time Sweepstakes!

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier! You can save 20% on TurboTax, whether you file yourself or have an expert file for you. Or you can save up to \$25.00 on in-office tax prep services from H&R Block and have your taxes filed by professionals who can ensure your maximum refund. Plus, as a valued member of ISPFCU you can enter for a chance to win \$10,000 in the Love My Credit Union Rewards Tax Time Sweepstakes to take your tax return even further! Visit [www.ispfcu.org](http://www.ispfcu.org) for more information and to get started today!

\*Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.

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 20
- President's Day - February 17



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### OFFICIALS

- Christopher Mueller - *Chair*
- Patricia Kelly - *Vice Chair*
- Jim Fay - *Treasurer*
- Galen Johnson - *Secretary*
- 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

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