



# CUFF

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

The Credit Union For Our Future

## Get a rate as low as 5.74% APR\* and up to \$750 cash back with an ISPFCU Home Equity Loan!

Do you need some extra money to make home improvements? Or, maybe some extra money to help finance your child's education, buy a new car, or consolidate debt? Whatever the circumstance, an ISPFCU Home Equity Loan is a versatile loan product that could be just what you are looking for!

An ISPFCU Home Equity Loan lets you borrow against the equity you have built up in your home up to 80% of the value of your home minus your first mortgage balance. With ISPFCU Home Equity Loan rates now as low as 5.74%\*, a home equity loan is a great option with its low interest rate and fixed monthly payments. And for a limited time, you can also earn up to \$750 cash back when you open a new ISPFCU Home Equity Loan!\*\*

Call us at **800-255-0886** to speak with a member of our loan department for more information about this special offer today! If you are ready to apply online, please visit [www.ispfcu.org](http://www.ispfcu.org). Remember, the equity in your home is a versatile financial tool. Take advantage of it!

\*All rates are stated as an Annual Percentage Rate (APR). Rates are subject to change at any time. Rates and LTV limits are quoted for individuals with excellent credit. Individuals with less than excellent credit may be offered higher rates and/or lower LTV limits. Maximum ISPFCU Home Equity Loan amount available is \$125,000.

\*\*Cash back bonus will be \$50 for every \$5,000 financed on a qualifying fixed rate ISPFCU Home Equity Loan. Minimum funding required to qualify for this offer is \$5,000. Maximum rebate amount is \$750 per loan. Cash back bonus will be credited to the Regular Share Savings Account of the primary borrower within 5 business days of the loan closing date. Cash back bonus is considered dividends and may be reported on IRS Form 1099-INT. ISPFCU reserves the right to bill the member for cash back bonus if the loan is paid off within 180 days of account opening. Offer subject to change without notice.



## Open an ISPFCU Money Market Savings Account today!

ISPFCU offers a variety of share savings products that you are able to take advantage of including a Money Market Savings Account. An ISPFCU Money Market Savings Account offers a competitive tiered dividend rate structure so as your deposits build, your dividend rate increases, earning you even more money! The minimum balance required to open a Money Market Savings Account is \$10,000. Members may make unlimited deposits to the account and may make up to six debit transactions from the account per month.

We are excited to announce a new tier has been added to our Money Market Savings Account! The dividend rate and Annual Percentage Yield (APY) for all available tiers are as follows:

- **\$10,000.00 - \$24,999.99.... 2.47% Dividend Rate, 2.50% APY\***
- **\$25,000.00 - \$99,999.99.... 3.20% Dividend Rate, 3.25% APY\***
- **\$100,000.00 + ..... 3.44% Dividend Rate, 3.50% APY\***

An ISPFCU Money Market Savings Account allows you to earn a great dividend rate while also giving you the convenience of having your funds available for withdrawal at any time. If you have questions about an ISPFCU Money Market Savings Account or are ready to open an account today, please call us at **800-255-0886**.

\*APY - Annual Percentage Yield. Fees could reduce earnings. Dividends are credited monthly. The Dividend Rate and Annual Percentage Yield are subject to change. There is a \$10/month fee if balance falls below \$10,000 during the month. There is a \$1 fee per transaction over six per month. Rates and terms are accurate as of 10/01/24.



## Add Your ISPFCU Visa Debit and Credit Cards to a Mobile Wallet Solution!

Add your ISPFCU Visa Debit and Credit cards to one of our convenient Mobile Wallet Solutions today! ISPFCU members can access their cards with Apple Pay™, Google Pay™, or Samsung Pay™ free of charge! After a quick enrollment process, you can enjoy the convenience of only needing your phone to make purchases simply by placing your phone near the payment terminal at participating merchants.

These mobile wallet solutions are also very safe and secure by using a process called tokenization. With tokenization, a unique code, or token, is created during the transaction that represents your account information. This unique code is then transmitted for payment instead of your actual card number or expiration date so your card details remain safe. For more information about each of these solutions please visit [www.ispfcu.org](http://www.ispfcu.org) or call us at **800-255-0886** today.

\*Apple Pay is a trademark of Apple, Inc. Google Pay is a trademark of Google, Inc. Samsung Pay is a trademark of Samsung Electronics Co. Ltd.





## Let ISPFCU help make your transition into retirement easier!

Whether retirement is right around the corner or is still several years away, ISPFCU can help with a Retirement Lapse-In-Pay Loan or a Retirement Credit Buy-Back Loan! A Retirement Lapse-In-Pay Loan will provide you with a financial bridge between your last pay check and your first retirement check. A Retirement Credit Buy-Back Loan will assist you in purchasing retirement credit from an established retirement system.

Let us help you make your transition into retirement as hassle-free as you deserve! Call us at **800-255-0886** and speak with a member of the loan department to learn more. Plan ahead today!

## Access your ISPFCU Accounts with the CO-OP Shared Branch Network!

Did you know that as a member of ISPFCU you have access to your accounts at over 5,600 other participating credit unions in the **CO-OP Shared Branch** network? With the **CO-OP Shared Branch** network, your membership and accounts remain at ISPFCU, but you have the ability to perform many of your financial transactions such as making a deposit, withdrawing cash, or making a loan payment through any of these convenient locations!

Using one of these shared branch locations is easy. Start by telling the Member Service Representative you are a member of ISPFCU and would like to use their shared branch services. Be prepared to provide your ISPFCU member number and a government issued photo ID such as a driver's license. To search for a participating credit union in your area please visit [www.ispfcu.org](http://www.ispfcu.org) and follow the onscreen directions. If you have any questions while searching for a shared branch location or need further assistance please call us at **800-255-0886**. Give a shared branch location a try today!



### 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 5.74%
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 11.89%
Visa® Platinum	N/A	From 12.90%

\*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:

- Columbus Day - October 14
- Veterans Day - November 11
- Thanksgiving - November 28
- Christmas Day - December 25
- New Year's Day - January 1



Federally Insured by NCUA

### 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