

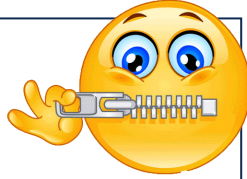
April 2023

[www.galecu.net](http://www.galecu.net)



**GALE**  
CREDIT UNION  
THE RIGHT CHOICE!

Do you know how hard it is to keep a secret out of our marketing material until it is official? I am so excited about a major project we have been working on for nearly a year, but we cannot make it public notice until mid-April.



As you know, I greatly enjoy visiting with our Members, so if you stop in to see me you will likely learn about our project early. Hints include Gale Credit Union growing, increasing membership, expanding counties, and serving more Members—all with our eye on building the credit union for stability for the next generations to enjoy.

Randy McElwee  
President/CEO

**Mark Your Calendars:**

Gale Credit Union will be closed on Saturday, July 1, 2023 as we work on a conversion project that requires us to be closed and offline for Home Banking.

**E-Notices are here!**

E-What? Electronic Notices! These are notices we normally mail through the postal service on a daily basis. Notices like payment due, late payments, overdraft notices, etc. As you know, mailing/postage is a huge expense to the credit union, plus the consolidation of USPS sorting centers adds time for these notices to be delivered. Thus, e-notices arrive in your email immediately upon generation. Yes, we know you get lots of email—but do you really open all the USPS mail you receive?

**Enroll before April 30, 2023 for your chance to win a Gas Smoker or a variety of other prizes.**



All we need is your current email address and your permission to enroll. Simple, fast, and easy. Stop in or give us a call to enroll.

**WE DO MORTGAGES!**

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## **HUGE EARNINGS!**

Rates are all over the place and crazy up and down right now. The Stock market is up huge one day, then has a small crash the next. One expert says it is Bullish, the next says to take your money and run!

There is one thing that you can always count on with Gale Credit Union—A place for safe, sound investments where you will always earn the promised dividend rate and will NEVER lose your principal balance.

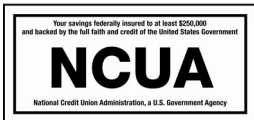
We have specials every month, so move your money where you know it is safe. This month is:

### **Certificates of Deposit**

# 4.267% APY

## For 11 Months

*(available now through April 30, 2023)*



### **Fraudsters Strike again!**

Swindlers get you to take a cash withdrawal on your credit card, send them the money, then they say they will make the full payment back onto your card with a check.

Hmmm, why would they do that? Because you sent them money and they made a payment on your credit card with a phony check that bounced leaving you without the money you sent them AND the credit card balance. Always call us first—it does not work that way for an overseas girlfriend, military, or anyone.



Like us on  
**Facebook**

## **HUGE SAVINGS!**

That is right, we just quoted a mortgage loan rate with our exclusive 5/3 mortgage only available at Gale Credit Union. In the first five years, this Member will save right at \$16,000 over the mortgage offered other places. It pays to have your mortgage loan at Gale Credit Union. See our Loan Officers today.

## **Insured!**

NCUA, the Share Insurance Fund for credit unions, insures individual accounts up to \$250,000, and the member's interest in all joint accounts combined is insured up to \$250,000. Coverage is \$250,000 per SSN or Tax ID. The Share Insurance Fund separately protects IRA and KEOGH retirement accounts up to \$250,000. The Share Insurance Fund has the backing of the full faith and credit of the United States.

### **Inactive Account Fee!**

Our costs continue to skyrocket for sending out monthly statements and for the generation/storage of e-statements. We are absorbing these costs for now except for those very few people who ONLY have a savings/checking with a balance under \$250 AND no longer use their accounts for anything for over 6 months. We are asking these folks to help cover their costs for statement generation for accounts they no longer use. They will receive a \$5 per month charge. We feel this is the most fair method for all Members rather than charging everyone a statement fee. Questions? Just ask us.

**Ugh, Checking OD charges!** Due to the expense we incur to notify Members of an overdraft, the cost of labor to monitor repayment, and more, we are unfortunately bumping this up only \$1 to \$30.00 per overdraft. Thanks for your understanding.