

# THE RIGHT CHOICE!

# NEWSLETTER

## April 2026

GALE  
CREDIT UNION

KEMBA  
PEORIA CREDIT UNION  
A Division of Gale Credit Union

TAEZEWELL  
CREDIT UNION  
A Division of Gale Credit Union

### A year to remember...

A few days ago, we wrapped up our 79th Annual Members Meeting where we reported on the past year and elected our Board of Directors. For those who missed the meeting, here is a brief 2025 recap.

Would you be surprised if I told you we again broke all kinds of records? Yup, we did it again!!!

- ✓ 12.8% Growth in Assets to New Record Total Assets
- ✓ 10.0% Growth in Capital
- ✓ 8.76% Growth in Member Equity (Net Worth)
- ✓ 17.3% Growth in Total Loans
- ✓ 13.4% Growth in Total Member Deposits

All of these once again, for the 8th year in a row, broke all time credit union records! In other great news...

- ✓ Our Annual Financial Audit came back with zero findings once again—very accurate books and processes are being completed by the Staff.
- ✓ We completed our two-lane drive up with an ATM in the Peoria Office—a long wished for upgrade!
- ✓ We completed the Digital Sign in our Pekin Office to better inform the area of our specials.
- ✓ And, many more...

I could go on with so much more, but the Marketing Staff keeps me limited (in a good way, ha ha). I think our story is similar to Indiana Hoosiers Football, except I am far from Fernando and I hope I smile more than Coach Cignetti. It has been and continues to be an amazing success story for a small credit union outperforming most of the rest.

You see, we have a Team of Amazing Staff performing at incredible levels in all aspects. A Team that works together, solves problems, and achieves incredible results—for you, our Members! I am just the coach without a whistle—they are the STARS. So, next time you are in...give them a fist bump for a job well done.

Randy McElwee, President/CEO

### Amazing MORTGAGE News!

We have just finalized negotiations to be able to offer our Members mortgage loan rates at least 1/4% lower than market rates without an additional point! This can save our Members thousands of dollars over the life of their loan!

Many already know that Fannie Mae and Freddie Mac are really the entities that set the market rates for mortgage loans that lenders offer. You may also know that many lenders allow you to “buy down” a lower rate by paying extra points above the normal 1 point. An extra 1 point is equal to 1% of the loan amount—as an up front fee.

While the originators, underwriters, processors, and closing desk people are paid with the normal 1 point, we have negotiated to lower your rate by at least 1/4% or more WITHOUT paying other any additional points!

This is huge and rare, but we made it happen for our Members! So, if you are buying a new home or have a mortgage at another lender, make the Right Choice and come to Gale Credit Union. This will save you thousands of dollars! Come see the best Mortgage Loan Originator in the area to save thousands of dollars on your mortgage!

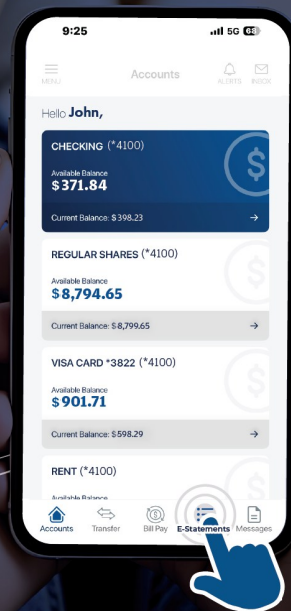


# e-Statements

## Benefits:

- Faster Statement Delivery—1st-3rd day of each month
- Access Statements anytime—archived for 24 months
- Email notifications when the Statements are ready
- Help your credit union save money on postage and paper
- Save a tree...less paper.

\$5 awarded after 1st e-statement delivery for new enrollees who will also be registered for a chance to win \$500. Must be an active Member account with monthly deposits and debit card use. \$5 will be deposited into qualifying 01 savings accounts. Drawing on May 1, 2026 from new enrollees who enroll by April 15, 2026.



Enroll & get \$5

Plus be entered into a \$500 drawing

## Coffee WITH THE CEO



Mark your Calendar now to come have some coffee and snacks with Randy McElwee, President/CEO of our credit union. Bring your ideas, wish list, or any other comments for an open discussion.

### Galesburg:

Wednesday, April 8, 2026—8:30 to 10:00AM

### Peoria:

Thursday, April 9, 2026—8:30 to 10:00AM

### Pekin:

Thursday, April 16, 2026—8:30 to 10:00AM

Of course, if you cannot make any of these dates, my door and phone line is always open for you.  
Randy McElwee, President/CEO

### NOTICE:

Soon, we will be updating our website to a whole new look with improved links and options. We will provide additional notice as we get closer so that you know and can trust when the site changes.  
Thank you.

### A Moment for Fraud Prevention:

First, many of our Members are improving the use of our FREE Fraud Advice. Yes, you can contact us anytime to ask about something going on that seems out of the ordinary. If it is fraud, we probably have seen it before.



Second, here are some key RED FLAGS that it is most likely FRAUD:

- Asking for payment with Bitcoin
- Asking you to buy any type of Gift Cards
- Instructing you to deposit a check and send them extra money back to them...like we overpaid you
- Calling or emailing you that your computer has a virus...asking you to allow them to fix it
- Texting you that you owe money for whatever, tolls, subscriptions, etc.
- Telling you to turn off your phone
- Convincing you to NOT tell your family what you are doing
- Giving you instructions on what to say to the credit union Teller when asked about a withdrawal
- Official looking email stating that your need to update there records of you information.  
(Yes, we purposely misspelled words...that is an indicator of potential fraud!)

So please, give us the opportunity to help you even when the scammer says do not ask or tell anyone. Your money is at stake if you do not!

This space is reserved for our CEO in honor of him finally running out of things to say in this edition. Many of you may know, he can turn a 10 minutes training into 30 with the blink of an eye and seemingly he never runs out of things to say. So in honor of him...



Oh, by the way, these “many words” are great for training the staff as we have many, many training meetings to help us be the best for our Members. LOL. Fist Bump! High five! Dabbing gesture! LOL.

#### Thank you...did you know?

Did you know that our Staff come to work everyday from a wide area of communities in addition to Galesburg, Peoria, and Pekin proper. We search the wide area to employ the best.

When it comes to severe winter weather, their safety is very important to us. Thank you for your understanding when we open late or close early on those blizzard days. We want them to be safe.

#### We are different—we care about our Members!

Many of our staff have and do go above and beyond the normal call of the job to take special care of Members, especially those older who are beginning to experience health issues, many who are alone here since their kids moved away. That example starts at the top of our leadership. Do you know of any other CEO who would take their time and effort to do any of these true examples?

- ✓ Followed a Member with severe Alzheimer's 10 blocks on foot just to make sure they got home safely?
- ✓ Reviewed all mail and paid the bills for an elderly person for several months until they could move in with their kids out of state?
- ✓ Took a mentally challenged senior from a drug house, paid for a week in a hotel until public assistance could be arranged?
- ✓ Became the daily withdrawal gate keeper for several who had people in their life trying to steal their money?
- ✓ Convinced and assisted setting up POA paperwork for many when they did not trust their own kids?
- ✓ Imposed agreed upon limits for several with gambling addiction and continue to monitor it?

You see, this is not normal banking duties. At Gale, we are in the people business—helping Members in many ways beyond just their money. Our CEO sets the example—we learn from his lead!  
WE ARE GALE CREDIT UNION...something special!

**Your Mortgage Hub**

VA Loans    Rural Development Loans    Smart Choice ARMs    Home Equity Lines of credit

FHA Loans    Conventional Loans

**GALE CREDIT UNION**

with **HELOC's!**

Our Mortgage Team!

Kayla    Christine    Stephanie

*Ask Us for More Information!*

## **Business Accounts...we are The Right Choice!**

Did you know that at most all other financial institutions that offer Business deposit accounts, that their accounts are loaded with monthly account fees, per debit/credit fees, per items deposited fees, paper statement fees, and they typically never pay any dividends? Yes, that is how most places treat our businesses.

These costs put a burden on our local businesses and causes them to have to pass along that extra expense to their customers in the form of higher pricing.

At Gale Credit Union, we decided last year, we were going to make a difference not only to those businesses who move their accounts to us, but to our Members who do business with them. First, we set out to help our local businesses by offering them a better deal for their business deposit accounts... creating accounts with no fees and a healthy dividend rate.

Second, this in turn helps our local businesses keep their pricing low for our Members benefit. A win-win! And as a third bonus, the employees at that business may now be exposed to the incredible advantages that Gale Credit Union offers, thus attracting even more Members. That is a win for all our Members! Win-win-win!

What do we want? We want to grow by seeing more people benefit by the amazing advantages of Gale Credit Union. Win-win-win...and WIN!

**Refer your favorite business today!**

## **Where is your checking account?**

What? You really have your checking account over "there"? Really?

Ok, we get it, you have all your direct deposits and many payments set up automatically from that checking and maybe, just maybe, you are grandfathered in to little or no fees. Oh, and does it seem to be a hassle to change now?

Do they really give you truly free checking and pay dividends? Do they have absolutely Amazing levels of service? Have they changed their names, maybe no longer a "local" financial institution? Are they a big corporate bank where you are just a number? Are they growing their Members 'well-being' or just adding more profit into the pockets of their already wealthy few owners?

You see, it all makes a difference and yes, maybe it is a bit of a hassle, but we can help you....MAKE THE RIGHT CHOICE for your checking at Gale Credit Union. Come grow with us! Now is the time, now is YOUR time to change.



**@galecreditunion**

A photograph of a woman with dark curly hair, wearing a grey apron over a dark shirt, smiling at a customer. The customer is a woman with long dark hair, wearing a red shirt, who is looking at a bouquet of flowers on the counter. The background is a shop with many potted plants.

*Smart Choice* **Biz accounts**

*Earn up to*  
**2.83% APY**

*We're here to help your business*  
**GROW!**