

THE RIGHT CHOICE!

NEWSLETTER

August 2026

G^CU GALE
CREDIT UNION

KEMBA
PEORIA CREDIT UNION
A Division of Gale Credit Union

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TAEWELL
AREA CREDIT UNION
A Division of Gale Credit Union

Dreaming of a Fraud Free World.

Explain to me why, given all the technology in the world, we cannot stop all of the scams that steal money away from our Members? Why can they not put an end to the spoofed phone numbers that trick you into thinking it is Gale Credit Union calling? Why don't these highly persuasive criminals put their skills to use in legitimate work instead of stealing from people? How anyone could sleep at night knowing they just stole money from someone's Grandma?

My son asked me the other day, how was work? By my response, he could tell that it was a rare bad day as he knows I love my job. What happened he asked? As I explained, a bad day is when I see our Members fall victim to these horrible people who perform these scams. This happens far too often.

In one day, I talked to three scammed Members – one who lost money in the “pay me back with gift cards”, one who received a large check to deposit then to wire half the money back and keep the rest scam, and one who gave up all of their personal financial information and passwords because they thought they were talking to an insurance company.

Where is Jason Statham from the movie, The Beekeeper? We need more of him in real life!

My simple request to everyone who reads this article... **PLEASE, Call Us First!**

Nearly everything out of the ordinary is a scam. Who pays someone with Gift Cards or Bitcoin? Nobody just sends you FREE money. Why would your financial institution call you to get your personal financial information? We already have it!

ADVICE IS FREE at Gale Credit Union—any office! Call before you act! Help STOP your bad day and mine!

Randy McElwee, President/CEO

Putting

Contest



Calling all Members!

Get your golf putter ready and warm up your stroke! In August, we will be holding a traveling putting contest in each office with chances to win some goodies! *This is for EVERYONE, not just golfers—bring the kids too!*

We will provide the putting strip, the putter, and the golf ball...you just need to bring your best effort.

All Day on these Thursday Dates/Offices

- Pekin Office—8/6/26
- Peoria Office—8/13/2026
- Galesburg Office—8/20/2026

Cookies, Popcorn, Snacks, and Drinks... **FREE** All Day!

Come join the FUN!

Mortgage Loans!

Home of the...

1 1/2 %
Below
Market Rates



Gale Credit Union... The Right Choice for your Mortgage Loan!

Amazing Service that extends beyond the loan closing

Follow Us on Social Media...



@galecreditunion

How do you like those Certificate of Deposit rates?

While we all would like to have even higher rates, we are proud that we are unique in offering our current and new Members rates well into the 4% Plus range! Taking care of our Members the best we can—that is just what we do!



ALERT: Mobile Phone Carriers are cracking down and limiting or stopping some text message alerts and some email alerts offered by various entities, including Gale CU. Unfortunately, we have no control over their limitations and service.

Thanks for your understanding.

Are you ambidextrous? Able to write with both hands legibly? That is a talent that I dearly need!

Why you ask? Each time we have a new Member join our credit union, they receive a welcome letter from the Branch Manager and me, the President/CEO. New Members are that important to us to make the effort!

We continue to have so many new Members joining, beginning their journey to better banking, and enjoying the benefits of Gale CU—especially the signature Amazing Member Service.

And, that is why I get writers cramp. I love it though!



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Phone Call Scam Tips:

- **Forget your password.** If you only access your online banking via the Mobile App and you have Face ID or thumbprint on your phone—set it up. Then, if you do not remember your password, you will not be able to tell a scammer.
- **Set Up Phone Security.** Each phone network offers a Spam, Phishing, etc. app to help control those type of calls. Verizon offers the Call Filter App, T-Mobile offers Scam Shield, and AT&T offers ActiveArmor. Make sure you open/setup the App to protect you!
- **Block Calls.** Some phones allow you to block all calls from people who are NOT in your contacts. Then, if you get a legitimate call and they leave a voicemail, you can add them to your contacts for the future.
- **Don't Answer.** If the caller is not in your contacts and you do not recognize the number, do not answer it! If it is legitimate, they likely will leave a voicemail.
- **End Bad Calls Now.** When you get a phone call that is determined to be a scammer, Block the Number!
- **Do not give out your info.** If the caller is legitimate and you have an account with them, they already have your information. For example, they would not need you to give them your full SSN, maybe the last 4, but that is it! They do not need your password—ever!

SUNSET SAVINGS

CD Rate

3.999% APY

8 Months

Annual Percentage Yield (APY) is accurate as of this date and is subject to change without notice. The minimum balance to earn the APY is \$10,000. A penalty may be imposed for early withdrawal. See Gale Credit Union for more details.

NCUA