

December, 2025

www.galecu.net



The cones are gone and we are open for business...more specifically, our new ATM and Drive-up at our Peoria Office is running well. In late November, we had our grand opening of the two new Member services and from what we hear already, Members are very happy!

The ATM gives Members in the Peoria area a source for surcharge free cash withdrawals when our offices are not open. The ATM is open 24/7/365 days a year for your convenience.

We have two drive-up lanes, Lane 1 is the window lane where you can talk to us through the window audio system and have a drawer slide out to move paper and money back and forth as needed. We hope you notice one big advantage here...most other financial institutions have very narrow lanes. To make it easier for our Members and to save the "mirrors" 🪞 on your vehicle, we have made an extra wide lane for you.

Lane 2, which we like to call our "big truck" lane has a slightly taller kiosk tube system designed for taller and wider vehicles. At Lane 2, we will communicate with you through an audio/video system where we can hear/see you and

you can hear/see us. Paper and money is transported through the pneumatic tube system. When you are ready, just press the send carrier button.

Give our drive-up and ATM a try. We truly hope this provides yet another benefit for our Members that is much appreciated.

Randy McElwee, President/CEO

Merry Christmas and Happy New Year!

On behalf of our Board of Directors, Management, and our simply awesome Staff, we truly hope everyone has a wonderful Christmas and Happy New Year. Celebrate with your family and friends and always remember the true reason for the season.

If you notice a few Staff on vacation...well, we provide them with a bit of extra time off to be with their family—that is important to us!

Thank you for your understanding.

Family



**Give yourself a gift that keeps on giving...
High-Yield CDs This holiday season!**

Unwrap the best CD rates this holiday season!

Annual Percentage Yield (APY) is accurate as of this date and is subject to change without notice. The minimum balance to earn the 3.99% APY is \$2,500. The minimum balance to earn the 3.79% APY is \$10,000. A penalty may be imposed for early withdrawal. See Gale Credit Union for more details.

**3.99% APY
FOR 7 MONTHS**

**3.79% APY
FOR 11 MONTHS**

The Sign is up!

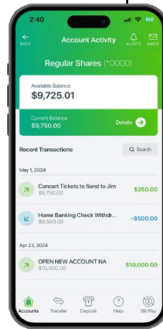
Take a stroll down Court Street in Pekin and you will see our New Digital Sign. Like Galesburg and Peoria, we can now show everyone who passes by our Pekin office why they too should join. See picture below.

No Unclaimed Property to the State!

Our Member communication and activity has allowed us to see our 6th straight year of not sending any funds to the State of Illinois under their Unclaimed Property laws. This is our Member's money and we take pride in keeping it that way!

OTG!

New... On The Go Banking, or OTG as we may refer to it is coming soon. What is OTG? We are investing in an all new mobile banking revision to freshen things up and provide more options, flexibility, and speed to our App. More details will follow, but we are on track for January if all goes well.



The Mind Control with Fraud.

When fraud happens, it almost always occurs because the criminal has convinced you in your mind to believe and do things you would not normally do. We see countless times, they convince you someone is in trouble, you have a virus, you need to pay for whatever, that you need to pay with gift cards or bit coin... all things you would not normally do.

We even see instances where they convince you to lie about what you are doing to others, turn your phone off, do not talk to your family, hide, and go silent. Again, not something you would normally do. It is mind control... they are very good at their tactics to control and influence your mind. And too often, you know that is not normal, but they have convinced you to do it anyway.

PLEASE, even if they have control of your mind, STOP and call us—even if they tell you to not do it! There is nothing that will happen to you if you delay following through with their instructions—NOTHING. It is your money, let us help you keep it! CALL US, PLEASE.

PEORIA DRIVE UP & ATM UPDATE



Hot Cocoa Fridays are back!



STOP in for a
Christmas cookie
starting...
December 15th!



PEKIN
DIGITAL SIGN