

THE RIGHT CHOICE!

NEWSLETTER

February 2026

This month in my column, I bring you a bit of “shorts” and that is not talking about my height. Shorts as in little snippets of info.

- ◆ We just wrapped up a two month long State of Illinois Exam and passed with flying colors. Our Staff is AWESOME.
- ◆ So many all time records were broke last year with our growth...amazing!
- ◆ We paid out to our Members almost \$900,000 in Dividends last year...wow!
- ◆ Our Staff are simple incredibly accurate! We manage over \$67 million of our Members money and our 2025 total error rate in dollars was only \$543—that is 99.999991% accuracy. We are human and do make mistakes...but that accuracy, well you do the math!
- ◆ Our deposit growth has been phenomenal as more Members join and Members trust us so much to move more, if not all, of there money to Gale Credit Union.
- ◆ Deposit growth was needed to fuel our 17.3% increase in Member Loans—We help our Members realize their dreams!
- ◆ We are one of the fastest growing small credit unions in the Region—with you as Members, we are winning.
- ◆ Everybody likes to be a part of a winning team and you, as a Gale Credit Union Member are on that winning team!
- ◆ And on the lighter side, I am not as tall as I was when I started here in 2017, but I am not the shortest in the office.
- ◆ So, go ahead, catch me and give me your best short man joke...I need a good laugh!

There you have it...“shorts”.

by

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President/CEO

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A Division of Gale Credit Union

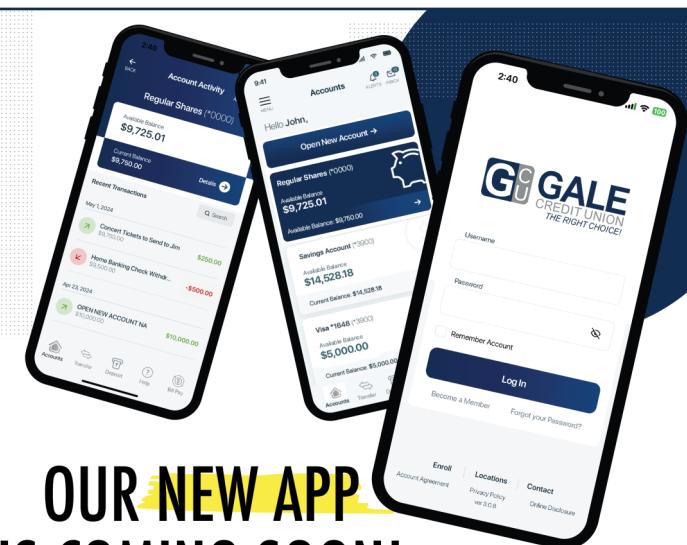
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New Mobile App—Steps to Update!

We are anxiously awaiting the launch in the coming weeks of our new, refreshed Mobile Phone App for our Members.

- Your phone settings should auto update the app, but if not, go to your app store and update.
- Use your same login credentials as normal
- Face ID and Thumb Print, on most phones, will require you to reset those security functions.
- You likely will need your User Name, Password, and Security Answers to reset Face Id or Thumb Print, so we encourage you to gather them before the update.
- Watch your email as we will send out an email notification when we have a final convert date.
- As always, call and ask for one of our online experts if you need assistance.

We hope you enjoy the new features.



OUR NEW APP IS COMING SOON!

EXPERIENCE ENHANCED MOBILE BANKING
WHEN YOU UPDATE THE APP.

Reels...say what?

In an attempt to have a bit of fun while providing financial education to our Members and prospective Members, we plan to create some exciting "Reels" (and we use that only as generic description.)

Let us know what you watch the most:

- Facebook Reels
- YouTube Shorts
- TikTok's
- Instagram Reels
- Snapchat Spotlights/Snaps
- Other?

Let us know the next time you stop by any of our three offices.

Help...we do not want your ear rings!

For those of you who have or are considering bringing in your coins, PLEASE, sort through them at home first to remove foreign objects. We too often find earrings, rings, keys, screws, thumbtacks, and have even found a tooth once. What happens? Often these things break our machine and we have to spend a few hundred dollars to replace the machine.

We may start assessing a charge for items that damage our machines, so help us out please.



NOTICE: After 11 months of planning, the Galesburg ATM will be converted to the Shazam Network on March 31, 2026. As it stands now, the ATM will be out of service March 30th thru April 1st. Sorry for the inconvenience.

Do you know what makes us happy?

Many things, but the young lady, all of 79 years old, who comes in to ask us if that email or phone call asking for money is a scam or not...yes, that makes us happy that we are trusted enough to ask for help to avoid being scammed.

And, it feels great when a next of kin calls and thanks us so graciously for looking out for their mother so she does not get scammed again.

So please, come on in and make us happy...happy we helped you avoid a scam.

Current Balance VS Available Balance.

Your Current Balance is the amount of funds in your account at that moment in time.

Your Available Balance is the amount of funds you have in your account that does not have a hold on it. When you use your debit card, Vendors place a hold on the charge so the funds are still there when they process the transaction 1-3 days later—those funds are not available. If you deposit a check that has a hold placed on it, those funds are also not available. Available funds are the amount you have to spend.



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