



Another year is stored into memory...

Unlike a battery operated clock that slows down, our perception is that time seems to speed up as we get older. You probably have said “another year gone” at some point in your life. I believe we all should take a more upbeat view by considering it “another year of wonderful memories.” Hopefully, a reflection on your past year will bring joy and happiness to you.

At Gale CU, there are so many things that brings happiness to me and we hope you, as a Member of our credit union, also find happiness here too. Just a fraction of those great things now stored in my memory include:

- In 2025, we paid out almost \$900,000 in Dividends to our Members, compared to about \$61,000 the year before I started here.
- We continued to break so many records from total Member deposits and loans to measurement factors that indicate tremendous credit union success like Total Assets, Return on Average Assets, Capital Ratio, and various Growth Ratios.
- After being recognized as one of the Top 10% of all Regional Credit Unions in the country last year, we performed even better this year.
- Our growth included adding four (4) more full time staff to continue our Amazing Member Service—more help for all Members.
- We successfully navigated our way to completing the installation of a Digital Billboard in Pekin. Now all three offices have a great way to pass on the specials to people passing our office.
- We successfully completed our largest construction project in my tenure here by adding a two lane drive up and a 24/7/365 ATM at our Peoria Office. This drive up includes a window unit and a large vehicle/truck lane as well.

- As I evaluate our staff we currently have, I am convinced this is the very best mix of character, talent, capabilities, and people performing at the highest levels during my time at Gale CU.
- We operate extremely well, led by many of these talented people who now head up critical areas including three branch managers, Back-office/Teller lead, Consumer, Business, and Mortgage Dept Heads, an Office Trainer, a Marketing Coordinator, and Accounting lead—all leading their team and others in their area of specialty. This is career development in real life—that makes me happy!

In summary, you are a Member of a very special credit union doing so many great things that are not found even in much larger credit unions or banks. I thank you for being a critical part in that with us.

Merry Christmas and Happy New Year!

Randy McElwee

President/CEO for 9 years now believe it or not.



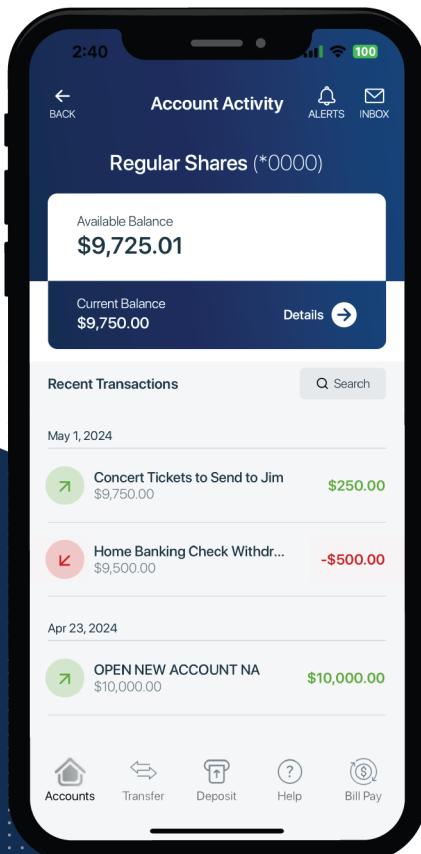
OUR NEW APP IS COMING SOON!

EXPERIENCE ENHANCED MOBILE BANKING
WHEN YOU UPDATE THE APP.

HOW TO GET THE NEW LOOK:

1. If your phone is set for auto app updates, it will update automatically
 01. Otherwise, a manual update to the app will be required
2. Your username/login id will remain the same
 01. However, soon, it may require you to change your username and password to higher encryption level
 02. We suggest changing it now with a more secure mix and a minimum of 7 characters
 03. Security questions/answers will remain unchanged
3. Most phones have security set that will require you to reset up face id or thumb print id
 01. If you do not remember your user name or password, best look it up now
 02. The confidence word will no longer show as that security feature is outdated

MORE INFORMATION WILL BE PROVIDED AS WE NEAR THE IMPLEMENTATION DATE IN 30-45 DAYS.



NEW UPDATED APP FEATURES:

Enhanced UX: Fewer clicks, faster, more reactive

Modern, customizable UI: branded for your CU

Dark mode and Landscape mode

Alerts & Messages are separated

Ability to show and hide accounts

ANNUAL MEMBERSHIP MEETING

The **Gale Credit Union Annual Members Meeting** will be held on Thursday, March 26, 2026 at 4:00 PM at Gale Credit Union. *All members are invited!*

Help us Help You Better

Corporate and Cashier Check fraud is running rampant and rising fast. Criminals are getting braver, even obtaining a cashier check with cash for the sole purpose of using it to counterfeit it, then they cash the fakes all over town. Way too often, they take our Members down with them causing thousands of dollars in losses to our Members.

They are so-called professional criminals. They are that good at stealing your money. We have seen countless times where they even convince a Member, usually elderly, to lie to our staff at the credit union, to turn off their phone, not talk with their family, lie that they are buying a car, or lie that they doing repairs to their home, convince them to use Bitcoin or crypto, etc.

Criminals are taking control of the MINDS of some of our most vulnerable Members just to steal their money.

It is simple. Stay close to your parents to help protect them. AND, ASK US FIRST! We can only help if you ask us—and it is a FREE SERVICE.

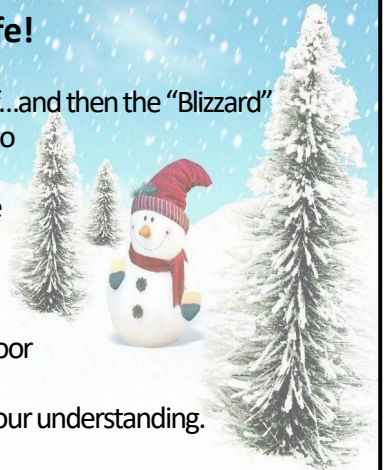


Keeping our Staff Safe!

We have an incredible Staff...and then the "Blizzard" arrives, we do our very best to keep them safe.

Sometimes, that means we open late or close early. When this happens, we try to let everyone know on our website, digital sign, and door postings.

Thank you in advance for your understanding.



Apple Tap to Add Card for Apple Pay

Starting January 15, 2026, your Shazam MasterCard Debit Card will have a new feature to allow cardholders to securely and efficiently add their card to their selected devices for contactless tap to pay using a device such as your Apple watch or phone.



Support for Google Pay and Samsung Pay, we hope, will come later this year. This is just another advantage from switching our debit card network to Shazam. Remember, Your Digital Hub is right here at Gale Credit Union.

Fees:

We are not a fan of fees. However, there are some things only a select portion of our Members use that costs the credit union money, sometimes lots of money. To help off set some of that cost, for those things, we have to charge a fee. We do this because we believe that we should not spread those costs over the entire Membership when only some use the service. For example, if you do not drop off coin to be counted by our coin machine, then you are not charged for the upkeep and replacement costs, nor the labor, for this service. We hope you understand.

We are happy to announce that it appears we can hold our current level of fees for yet another year with only two exceptions. First, given the increasing level of fraud with cashier checks, the fee to stop a cashier check payment is increasing a bit to help cover the risk and effort in dealing with this request. Second, at some point during 2026, we hope to be offering instant issue debit card replacements in Galesburg. Due to the incredible cost of the system, there will be a small fee for those who want an instant issue card.

Service Fee Chart		Effective:	February 1, 2026
Sharedraft Checking Service Fees		Fee	Details
Stop Cashiers Check Fee		\$40.00	Fee charge then 90d wait period applies
Other Service Fees		Fee	Details
Debit Card Instant Issue Card		\$5.00	per Instant Issue Debit Card Printed
Please contact Gale Credit Union for more details regarding our fee schedule.			

Shazam Mastercard Debit Card Hotline!

Stop Fraud in its tracks!

Shazam Fraud may Text you from #727-18
with a call back # of 1-855-219-5399.

Save this Contact to your Phone!

When you suspect fraud on your
Shazam Debit Card, call

1-800-383-8000 immediately.

During Gale CU office hours, you can call
309-343-1777 to report as well.

If you need a replacement card, please ensure you
call us at 309-343-1777 to place the order.

*in the
Works*

After a very busy 2025 with many
improvements and construction, we
still have more plans for the coming
year to improve your credit union.

Just to name a few that are in the hopes and
plans are a redesign of our website, upgraded On-
The-Go Mobile Phone app for online banking, Instant
Issue Debit Card Printer for faster card replacement,
expanded marketing options with some videos or
reels of sort (we might have fun with this), and a few
other items that are still being considered.

The key point...we do not take a break from looking
for improvements for our Members!

Rates—Where are they going?

When you find out, let us know too. Just kidding.
In reality though, the general consensus is that rates
are going down but maybe not as fast as they have
predicted the last couple years. Lower rates may
stimulate the economy, but hurts our savers/
retirees—and that is not good.

We are trying to hold our deposit rates up for those
who need it and continue to be the top in the
market. However, pressure eventually forces our
hand. Thank you for your understanding.

As we have to adjust our loan rates to stay
competitive, it forces the deposit rates down too—
but we manage it so we can continue to survive to
serve you—our Members.

**Yes, this is intentionally sideways to
get your attention! But why?**

Fraudsters and criminals beware! We have
systems and trained staff in place to help
root out and limit scams, fraud, and other
schemes. We train staff every time a new
method is discovered. We train staff to ask
you why you are withdrawing a large sum,
we may seemingly grill you a bit, we may be
overly cautious on check holds.

Hear it from me—it is not that we think you
are not able to know better—it is merely we
know how good scammers can be and we
want to help protect all of our Members.
Take note: Do not be too proud to ask our
advice or thoughts on anything financial that
is out of the ordinary. Please, let us help you.

Follow Us on Social Media...



@galecreditunion

YOUR MORTGAGE HUB

CONVENTIONAL



HELOC



RURAL DEVELOPMENT



VETERANS



FHA



FTHB



Where we make
Home Ownership
an **AMAZING** Reality!

