

# THE RIGHT CHOICE!



# NEWSLETTER

## July 2026

### Business Services are growing...

That is right! We heard from our Members that their business or employer may also want to enjoy the great benefits and the signature Amazing Member Service that Gale Credit Union offers. So, a bit over a year ago, we set out to start developing business deposit accounts. Next up, this spring we officially started originating business loans.

We now have over fifty, yes that is 50, Member businesses as part of our family at Gale Credit Union! We have some small, some mid-size, and a couple a bit larger – but all are enjoying being a part of our credit union.

Now that we see our Business Loans growing, a bit over \$3,000,000 in total loans, it was time to add yet another benefit. Recently, Cormaic Flynn from Monmouth, IL joined our ranks as our Business Development Loan Officer. Cormaic, a familiar scholar and athlete from the United School District is a graduate of Loras College. He will be training in the Galesburg office for a few months, gradually working into coverage of all offices as needed. Cormaic will oversee the Business Deposit Accounts and handle all Business Loan Requests.

Again, why do we offer services to our local businesses? If we help them survive and thrive, it creates jobs for many of our Members, gives us all local options to do business, and helps the credit union grow even stronger. Stop in and meet Cormaic on your next visit.



### Fraud & Scams!

We have had far too many attempts by scammers and criminals trying to take money from our Members in the recent weeks. Unfortunately, some Members have lost money while others we were able to limit or stop the fraud.



Sadly, sometimes those trying to get your money is your kids or close relatives. We have Members who have been told they need to give the kids their inheritance now...not when you are deceased. Angering, absolutely. But it is happening.

You can help avoid this with one easy step! Communicate honestly with the credit union staff – even when these people are telling you what to say, to lie, or even do sketchy things—even if it is your relatives! If you tell us honestly, we can help you avoid losing your money. Just ask! Help is FREE!

## Sizzling CD RATES

4.25% APY 6 Months	3.80% APY 12 Months
3.60% APY 24 Months	

LIKE FIREWORKS, THESE RATES WON'T LAST

Annual Percentage Yield (APY) is accurate as of this date and is subject to change without notice. The minimum balance to earn the 4.25% APY is \$2,500. The minimum balance to earn the 3.80% APY & 3.60% APY is \$10,000. A penalty may be imposed for early withdrawal. See Gale Credit Union for more details.

# Putting Contest



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!

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**

Not a golfer—no worries... you can still give it a roll.

**FREE Cookies and Drink All Day!**

As we attempt to control the vastly growing paper statement costs, our Staff may be calling to make sure you are aware of our e-Statement service.



Thank you in advance for your understanding.

When you're ready for  
**THE NEXT STEP**  
Our **STUDENT LOANS** are ready for you!

## E-Statements—*PLEASE Enroll Today!*

Electronic Statements have many advantages for you and the credit union. If you are enrolled in Online Banking or Mobile Banking, PLEASE enroll in our e-Statements today so you can enjoy these benefits.

- ✓ Statements are delivered typically within two business days after the end of each month.
- ✓ Faster access allows you to review your statement and ask questions much sooner.
- ✓ Statements are archived for two (2) years so you can easily retrieve them at any time you wish.
- ✓ Safely encrypted and secure behind your online/mobile login—no worries of someone digging your paper information out of the trash.
- ✓ Environmentally wise...you might be saving a tree! And, you help the credit union save money—the costs to mail are skyrocketing.
- ✓ When the credit union saves money, we can use it to offer more services at lower costs, offer higher deposit rates, and lower loan rates!



If your response is... "I never look at my statement." Well, that is the best excuse to keep your info safe and help the credit union save money—enroll today.

### *How do I enroll?*

If you are already enrolled in Online or Mobile Banking, just click the icon for e-Statements, obtain/enter the enroll code, and you are all set.

Or, in the spirit of Amazing Member Service, give us a call and we can set you up.

*Thank You!*



### Instant Issue Debit Cards are LIVE...

We have now started issuing Instant Issue Debit Cards in our Galesburg Office. So, if you have a lost, stolen, hacked, or broken debit card, we can print/program a new card in just a few minutes.

Choose your design get your card the same day (in Galesburg). In Peoria and Pekin, it may take 2-3 business days as we have couriers between the offices that will deliver a card as needed.

As previously stated, there is a small fee to partially offset the costs of the machine and service, but it beats waiting 7-10 business days for the mail to arrive with a new card.



Sky's the Limit

with a...

HELOC

3.99% APR

for 6 months

APR = Annual Percentage Rate. Rates are subject to change at any time without notice. Rates are determined by a multitude of factors including loan term, credit score, loan to value. Rates quoted are estimates only until an application is submitted and the rate is locked. See Loan Officers for more details.

**Illinois Electronic Titles**

In case you missed it last month, Illinois starts Electronic Title Liens July 1, 2026 and of course, they charge an extra fee for paperless transactions, ugh!

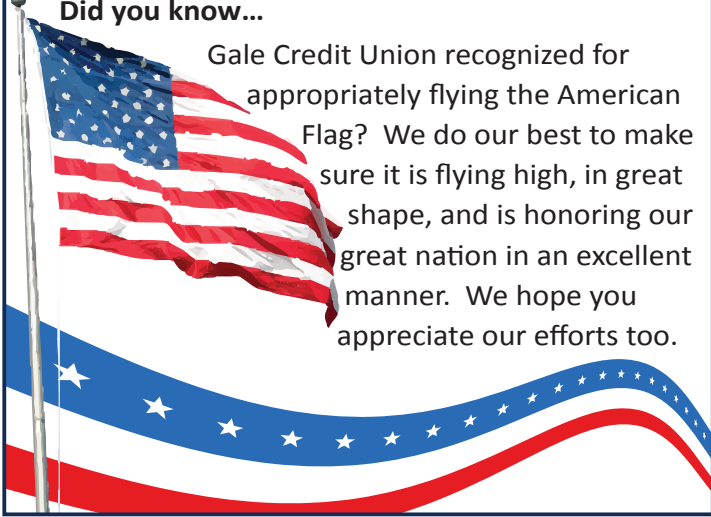
Basically, beyond the added cost, the only change you may notice is when you pay off the loan. Since we will not have a paper title from the State, we will not have a paper title to give you. What happens, so we are told, is that when our lien is released, the State will then send you the paper title.

Keep you address up to date!

**New Website**

We are getting closer to previewing our new website for our Members! Stay tuned to our media sources because we will announce the reveal in a few weeks here.

**Did you know...**



Gale Credit Union recognized for appropriately flying the American Flag? We do our best to make sure it is flying high, in great shape, and is honoring our great nation in an excellent manner. We hope you appreciate our efforts too.



Reviews ★★★★★

Leave your branch a review...  
we love to hear from our Members!

Peoria



Galesburg



Pekin



# MEMBERS are the OWNERS of our CREDIT UNION!

*Mission Statement:*

To enhance the financial well-being of our Membership by providing amazing service, value, and products to every Member!

# Mortgage Loans

Amazing Service  
that extends beyond  
the loan closing!



Home of the...

# 1 1/2 % Below Market Rates

With a Conventional Fixed-Rate Portfolio Loan, you save up to **0.50%** off the current market rate at the time of your lock—without more added points or fees.



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

Market loan rates are posted daily to the credit union. Market rates posted assume a one-point fee. Rate discounts are reflected as a reduction to the posted market rate without any additional closing point fee paid. Market rates and Discounts are subject to change at any time without notice. Discount applies to Conventional Fixed Rate Portfolio Loans excluding loans originated with any special assistance programs or governmental loan programs and only for new loan purchases or refinances from another lender. Market rates are determined by a multitude of factors including loan term, credit score, loan type and purpose, down payment, and loan to value. Rates quoted are estimates only until a Rate Lock Agreement is executed based on pre-approvals. Qualifications apply. See Loan Officers for more details. Gale Credit Union NMLS# 423074.