

THE RIGHT CHOICE!

NEWSLETTER

March 2026



Management...we are very blessed to not only have a wonderful staff but also an amazing group in the management roles of our offices. Management plays very critical roles for us over a wide range of duties. Each have their specialty areas in addition to managing a branch or department, that they oversee whether it be Back Office, Human Resources, etc. but they also manage the day to day things that pop up.

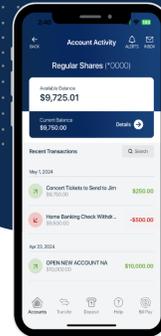
To add to it, as you likely have experienced, Gale Credit Union is one of the few remaining places where a live person answers the phone. We now see vendor reply emails generated by Artificial Intelligence (AI). Call on the phone and you have to enter several numbers on the phone to get to the right department, and do the menu options really change? And why is that person on the conference call from home feeding their cat during the meeting? Is that appropriate? And what do you mean you do not carry the inventory for that digital board you sold us and it takes 8 weeks to come from overseas?

Sometimes you just have to chuckle a bit at all the changes in the world, but as management, leaders, and staff, we have no choice but to adapt, to work through it, to solve it. So, the next time you see our team hard at work, give them a thank you for they are doing it all for you—our Members!

Randy McElwee
President/CEO

NOTICE: Galesburg and Peoria ATM Conversion Outage- Starting on March 30, 2026 and leading into the morning of April 1st, the Galesburg and Peoria ATM will be down while we convert it to the new Shazam Network. This has been a long process, but the date is finally here. It will reopen as soon as possible.

Credit Life and Disability Insurance is also offered at Gale CU to cover you and your family in case of loss of life or disability. Ask us.



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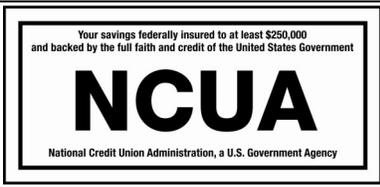
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A common question we get is how much insurance coverage do I/we have at Gale? It is rather simple, in that each account owner, by social security number or TIN, has \$250,000 coverage. All funds, whether you are the Primary Member, Joint Owner Member, or Joint Non-Member Owner is totaled up and you have coverage up to the \$250,000. In other words, if you are joint owner say with your spouse and have \$400,000 on deposit, you get \$250,000 and your spouse gets \$250,000 for a total of \$500,000 in coverage.



Insurance, however, would only come in to play if Gale CU failed. We have many Members who have over their limit of coverage based on the amazing strength of the credit union. We post our financial every month for you to see. We are strong, thriving, growing, and plan to be here for many years.

NOTICE: In the early morning hours of March 31st, our debit card system may be down momentarily as the network flips the final switch from the old network to the new Shazam network. We do not expect that you will notice, but we wanted to communicate just in case.

What is new in buying a new auto and financing it? Here are some new trends or changes we see in the market place now when trying to buy a different car.

- Some dealers are refusing to sell you the car unless you finance through them with a lender who gives them \$\$ kickbacks that you are unknowingly being charged via fees or higher rates. Remember, you can always refinance with us after your purchase for a better deal.
- Total you car in a wreck? Insurance companies are really low-balling the payment back to you when it is totaled out, often leaving you with a balance due after their check. We offer GAP insurance to cover this difference—always take GAP, otherwise, you are on the hook for paying what they did not pay.
- Zero percent interest on a loan through the manufacturer? Sounds great until you realize they simply added about 60 months of interest onto the price of the vehicle. Zero percent is not zero. If there is a rebate, take the rebate and finance with us.
- Electronic State of Illinois titles are coming this summer. Details are still be learned now, but it appears you may never see the familiar blue title until sometime after you pay off a loan, maybe never. It will just be a print out from the State. Stay tuned for more details.

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