GALE CREDIT UNION
THE RIGHT CHOICE!

Selected by Newsweek — America's BEST Credit Unions! 2025

Ready, Set, Drive-Up—and ATM it Too!

We are honored to fulfill our promise to the Members and Board of the original Kemba Peoria Credit Union in that we would soon construct a drive-up and install an ATM for them at the Peoria location.

We hope this will add so many conveniences for you when conducting your credit union business and give you ready access to cash at no charge via the ATM. This was a long process in buying land, obtaining easements, city approvals, contractor selection, and completion of all the construction and set up to be able to make this happen.

In writing this, we are a bit dependent on a couple network vendors to complete their set up for the ATM in time for our Grand Opening, but we are pushing to get it completed. Thanks for your patience. Soon, we will be 100% done!

Randy McElwee, President/CEO

Peoria ATM & Drive-up Grand Opening:

Ribbon Cutting

November 25th AT 4:30 P.M.

Come celebrate with us!

Tuesday, November 25th from 9AM to 5PM through November 28th at 5PM.

Enjoy Apples, Cider, Cookies, and more during the event and even give the drive up a try for your transactions. There will be prizes for drive-up Members and drawings inside!

Construction Update

Everything is coming right along and by the time you read this, we hope to have pretty much all of the construction complete at both locations on the outside. The inside in Peoria will still be progressing through mid-November.

As with all projects, there are unexpected delays and we have had a few minor ones. The wait for a mid-point city inspection, a couple weather delays, late shipment or back order of parts or supplies, and contractor scheduling. That being said, we are making it happen! Plan to come see us during our Grand Opening Week!

Debit Card or ATM Card? Really, they are one in the same. The name ATM cards started as early as the 1980's and at that time, get this, we still wrote checks at stores because ATM cards could only be used at ATM's. Somewhere in the mid-1990's the evolution of the Debit Card name began replacing checks. You now had a card accepted pretty much everywhere that would allow you to pay electronically.

Now we know some of you still write checks and still call your "card" an ATM card—that is ok. However, we have scrubbed our systems and updated descriptions to Debit Card, or DbtC for short. Just so you know when you see it...

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As we near the end of another amazing year and head into 2026, we wonder what our President/CEO and the Board has instore for the new year? Unlike many other places, we have a Board and Management that is always looking for more ways to help our Members—they never seem to rest.

The grapevine says...we just may see instant issue debit cards, a new and improved Mobile Banking App, a refreshed website, and a major upgrade to our CORE processing to enhance security and speed up common transactions. Time will tell...

Certificate of Deposit Rates...where are they going?

If you have read the news regarding rates, you probably have a very clear picture that they are going down very soon. But what is the "rate" they talk about in the news and how does it affect Gale Credit Union?

The so called Fed Rate, is the rate that banks and credit unions who have to borrow money to operate typically can expect to pay. So, they borrow the money at a certain rate and then mark their loan rates up by a set margin they need to survive, in layman's terms.

September brought one rate cut and as of writing this, we will likely have another 0.25% - 0.50% cut on October 29th, then another in December.

In case you have not noticed, Gale Credit Union operates a bit differently because we have so many new and loyal Members who entrust us with their funds because we pay much better dividends—nearly 1/2% more in the last several months. That is big money in your pocket. These funds allow us to rapidly grow without borrowing.

Check out our great rate this month and watch for our December specials to lock in these much higher than market rates with Gale Credit Union.

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