

October, 2025
www.galecu.net



Breaking Records and Building More!

Your Gale Credit Union, yes, I do mean “yours” because our Members are the owners. We continue to break records every day—something not seen at many credit unions or banks in our area. We have grown our total assets by nearly 10% YTD, Shares, Loans, Investments are all at record highs and our overall financial performance and health is in the top 10% of all small credit unions!

Again, our external financial auditors asked, “How are you thriving so well because no other small credit unions are doing this?” My standard and truthful answer is, we are doing a lot of things right with simply amazing staff and Board of Directors, and our Members appreciate it so much, they are telling others to join. People love our premium deposit rates, lowest around loan rates, low or absent fees, and our signature Amazing Member Service. We are strong. We are growing fast. We are remaining true to our culture. We are remaining focused on who the owners of the credit union are...who we are here to serve and that is YOU!

This growth lets us do even more things for our Members too.

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Where is your checking account?

We have a few Members amongst our family who have yet to move their checking account to Gale CU and we often wonder why. Yes, there is a bit of work to do for the move to happen, but we are here to help you along the path to a better checking account.

What difference does it make, you say? There are several reasons. First, we are here to “enhance your financial well being” and when we hear of Members who are being assessed a fee every month, that is not good when it can be free at Gale CU. Second, it is much easier and faster for us to resolve an issue for payments or transfers when we can see your ACH, ATM, debit card, and check transactions.

Third, it helps speed up documenting income for a loan approval request plus it gives the Loan Officers another reason to say “Yes” to your request.

So, yes—**WE WANT YOUR**

CHECKING ACCOUNT

at Gale Credit Union!

Ask us for help today!



SPOOKTACULAR RATES!

CERTIFICATE OF DEPOSIT

4.19% APY

FOR 8 MONTHS

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

NCUA

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In Peoria, by the time you read this, you should see a drive-up canopy, awning, pneumatic tube equipment and the ATM equipment all being installed. The new dumpster corral is complete and soon the parking lot will be seal coated with new parking lines.

Not leaving Pekin out, we should be well into some new concrete work and the installation of a new digital sign by the end of October. We are installing an island that will hopefully be the home to an ATM and a pneumatic drive up in the spring of 2026.

Additionally, we have some other big plans to improve... well, that is a secret for now, just understand more is coming!

Randy McElwee, President/CEO



Like us on

Facebook

@GaleCreditUnion

Where do you want to see us appear? You-Tube Channels, Facebook Reels, Instagram Reels, Linked-In? Ok, so this is maybe a question for the younger folks and those more life experienced folks who are "hip" with modern social media, LOL.

We are looking at different sources to try to help educate our Members and more to enhance their financial well-being in life.

Let us know what you watch...stay tuned for more.

Give Your Location a Good Review!



Galesburg

Peoria

Pekin

Location

Location

Location



Are you "Connected" yet?

On a recent conference trip by our CEO, he noticed that even Baby Boomers are getting 'connected' with technology. As seen, many are using Apple/Samsung/Google Pay functions not only on their mobile phone but also on their smart watch. Once connected, simply tap your phone or watch to pay at a restaurant, store, etc. It truly is safe as we see rare fraud cases, unlike rampant paper check fraud. Plus, you do not have to carry around all those cards!

Grab your kids or grandkids and get connected today to see how technology can make life easier.

Free at Gale CU.





TURN A NEW LEAF in Your Financial Story

Triumph over high-interest debt with the power of our special balance transfer rate.

3.99% FOR 15 MONTHS

Both new and existing credit card accounts will receive 3.99% for the 15 months when you transfer an existing balance to our Credit Union credit card between October 1, 2025 and December 1, 2025.

Ask us about this special rate offer today!

Balance transfers completed 10.1.25-12.1.25 will receive 3.99% APR for 15 months. After promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the Credit Union for complete details. *APR=Annual Percentage Rate