

THE RIGHT CHOICE!

NEWSLETTER

May 2026

GALE
CREDIT UNION

KEMBA
PEORIA CREDIT UNION
A Consortium of Gale Credit Union

TAZEWELL
PEKIN CREDIT UNION
A Consortium of Gale Credit Union

It just keeps coming...more and more! I must say I do enjoy taking time out to write our Monthly Newsletter articles. The work my Staff performs for day-to-day activities, special projects, and especially new Member enhancements make it easy to fill content.

So, what keeps coming you ask? Great news! We have three big announcements to discuss this month. First, under the lead of our Galesburg Branch Manager Kristine, we have successfully completed the migration of our debit cards and ATM to the Shazam Network that is loaded with many more options for our Members.

Second, we are nearing the implementation date to be able to offer our Members Instant Issue Debit Cards in our Galesburg Office to start. Once started, if you have lost, stolen, compromised, or have a defective debit card, we will be able to issue you a replacement card instantly in our Galesburg office. Peoria and Pekin Members will be able to have replacement cards hand delivered in 1-3 days in most cases. This is a much faster turnaround than our existing delay as we wait for delivery to you by USPS. The specialized printers, ink, and pre-calibrated cards are quite expensive, so a small fee to offset a fraction of the cost will apply.

Nonetheless, this is HUGE as we all have become so reliant on our Debit Cards and without it...life gets complicated, right? This is just another advantage we are offering our Members!

Third, and this is a BIG ONE for our Mortgage Members, we have negotiated a deal to offer lower rates for mortgage loans! Ok, lets get into a bit of detailed explanation. You may know that Fannie Mae/Freddie Mac, the government sponsored enterprises (GSEs) in reality set the mortgage rates for mortgage lenders including our Credit Union.

Lenders however can vary the rate based on how much they charge you in "points" which in reality is closing costs. One "point" is 1% of your loan amount. This one point, which is common place in todays market, helps pay work performed by the Loan Officers, Underwriters, Loan Processors, Service and Closing Set Up staff. In the industry, to lower your interest rate by 1/4%, you would need to pay one additional point, two additional points to lower the rate 1/2%, and so on. This is what they call "buying-down" your mortgage rate.

Our Amazing NEWS: We are now able to offer our Members mortgage rates that are up to 1/2% below the Market Rates without you paying any additional points to "buy-down" your rate! This is not a one time special, but rather a new "normal" for Gale CU Conventional Portfolio Mortgage Loans! Details apply, so see us today!

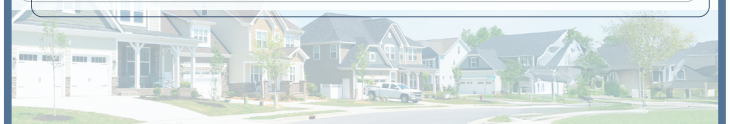
Mortgage Loans!

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!



Memorial Day, May 25, 2026.

The first National observance was held on May 30, 1868, at Arlington National Cemetery where volunteers decorated the graves of Civil War soldiers. It was dedicated as a Federal Holiday by Congress in 1971.

Memorial Day honors the brave men and women who have sacrificed their lives in service to our country. These courageous individuals have given everything they had to defend our freedoms and way of life.

Memorial Day reminds us of the high price of freedom and the gratitude we have to those who have made the ultimate sacrifice. It is a day to reflect on their sacrifice and to honor their memory with gratitude. Take time to remember those who sacrificed it all for our freedom.



Some practical advice: Avoid linking your debit card to third-party, online-only apps. If you need to connect a payment method, a credit card is usually the safer option. Here's why this matters. Many of these apps function similarly to bank accounts—you can store funds and make purchases through them. When you link your debit card, you're authorizing the app to withdraw money to "replenish" your balance. Those transfers are considered legitimate transactions between your bank and the app.

Problems arise if your app account is compromised or used fraudulently. Unauthorized purchases within the app can effectively overdraw your app balance. The app may then automatically pull funds from your linked debit card to cover those charges. Because the transfer from your debit card to the app is legitimate and authorized, it may not qualify as fraud from the credit union. Instead, the fraud occurs within the app itself. Recovering your money can be difficult, especially if the app has limited customer support or a complicated claims process.

Bottom line: be selective about which apps you allow to access your debit card or bank account and monitor any automatic payment authorizations.

Power of Attorney (POA)

Have you set up POAs? Everyone—especially as they age—should name a Healthcare POA to decide on medical care if you can't.

Also name a Property POA: "property" includes bank accounts, investments, vehicles, real estate, and all other assets. If you become unable to manage money or pay bills, only a joint owner or your Property POA can access accounts while you are living. You must appoint a POA while mentally and physically able; a POA is effective only during your lifetime. Once you have a POA designated for Property, please provide Gale CU with a copy to hold on file so we have it documented who can act on your behalf if needed.

STAY CURRENT. Set your phone for automatic updates for our Gale CU Mobile App so that you always have the latest, most secure version of our App. Fraud or Alert messages will also stay available to you as well.



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SIZZLING CD rate,

SEARED TO Perfection

4.00% APY
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.

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