

July, 2025

www.galecu.net



Here we go again...offering our Members even more services and benefits. We have already announced our construction project in Peoria to construct a two-lane drive up and install an ATM—great additions for our Members.

What we are announcing now is that Members can now renew their Illinois License Plate Sticker at any of our offices. None of us enjoy waiting in line at the DMV so now you can skip that line and get your sticker at our offices.

As to the construction, we thank you in advance for your patience as construction should start around July 7th. Our Peoria parking lot and front entrance will still be open during construction, however, the construction may cause some noise at times. At some point, the sidewalk at our front entrance will be replaced with a handicap accessible ramp, but we will make arrangements for access as needed.

And, we are not done...as we are working with plans for our Pekin office as well. Stay tuned for another announcement upon City approvals.

Your credit union is growing and prospering thanks to you!

Randy McElwee, President/CEO

Bill Pay Services

We sometimes get some “pushback” when we promote our Bill Pay Services available within our Online Banking App. However, we promote this for your benefit...your enhanced protection.

- ◇ First, the credit union does not make money from our FREE Bill Pay Service. In fact, we pay a fee each time it is used.
 - ◇ We promote this because it is a MUCH EASIER way to pay your bills. To do this, you simply log into our Online Banking, go to Bill Pay, and you can pay ALL of your bills from one site plus see your history, track the payments, and set up recurring payments. Amazingly easy...Amazing Service!
 - ◇ We promote this because it is a MUCH SAFER way to pay your bills. Safer? How so?
 - ◇ Debit Card Fraud is rampant! Once someone has your card number, expiration, and CVC code, they can fraudulently shop away at your expense. So, why do you so willingly give your card information out to so many vendors?
 - ◇ So, you gave your debit card info to the
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Visa Credit Cards

1.99% APR
FOR 6 MONTHS

When you transfer an existing balance to our credit union credit card between June 1, 2025 and September 1, 2025.

Ask us about this special rate offer today!

Balance transfers completed 6.1.25-9.1.25 will receive 1.99% APR for 6 months. After the 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

Have you ever noticed that at some financial institutions you can go on their website looking for a phone number to call them...but the number is nowhere to be found. They do not want you to call them!

At Gale Credit Union, our phone number is on every web page at the top. Yes, please call us. We are a different kind of financial institution—we care about YOU! Why would you ever do any business elsewhere? The Right Choice...Gale Credit Union!

Did you get your new Shazam Custom Picture Debit Card yet? If not, give us a call or stop by to visit!



Free Checking at some financial institutions means Free to them...or shall we say you deposit your money, they use it for FREE. Sure, they charge you no fees...as long as you do not get paper statements.

At Gale Credit Union, you deposit your money, we pay your dividends for it and you can get paper statements if you wish...and we do NOT charge you any fees.

Free Checking Plus Dividends! Ask us to move your checking to Gale today!

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power company, city water, cell phone vendor, internet service, etc. and NOW your card was compromised by some online fraudster...so you have to go to ALL of your legitimate vendors to update your card number with them...what a hassle!

- ◇ So you pay by check and US Mail? You write the check, stamp the envelope, lick the seal, and take it to the post office. Did you know that Bill Pay does that all for you? Yes!
- ◇ Argh! That vendor took your payment on Thursday and I did not get paid until Friday and I now have an overdraft! This does not happen with Bill Pay—you control the payment date.
- ◇ Bill Pay is specifically designed so that the party you are paying NEVER sees your checking account number, NEVER sees your Debit Card information, and allows ONLY YOU to control when a payment is paid—not the vendor!

So you see, we do not promote the Bill Pay Service for any other reason but to make it easier for you, the Member, and to increase the security of your financial information. You have heard this song and dance before because that is who we are...we DO THIS FOR YOU, OUR MEMBER!



Yes, you can now renew your Illinois License Plate at any location of Gale Credit Union!

YOU NEED A NEW RIDE...

WE CAN HELP!

Auto Loans
4.88% APR
for 69 months
2023 AND NEWER

APR = Annual Percentage Rate based on \$30,000 loan amount, 69 month term, 4.791% interest rate, for 720 Credit Scores, and a monthly payment of \$498.57. Final rate and term based on individual creditworthiness and is subject to change at any time without notice. New loan purchase or refinance from another lender only. See Gale Credit Union for more details.