

May, 2025

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April showers bring May flowers, right? We certainly had our showers and cool weather as I write this article, but no worries we are still moving forward with our construction plans.

By the time you read, our Board of Directors will have approved our final plans and bids for construction at our Peoria office. Our construction will include adding a concrete drive around the back of the office and coming up along the East side with a two lane drive-up and an ATM. Lane 1 will be a drive up window and lane 2 will be a pneumatic tube system with two way video screen. The ATM will be located in lane 2, just ahead of the drive up kiosk.

As you round the back of the building, we will bring you up to grade so that your vehicle is level when you are at the drive-ups. When complete, you will notice a new dumpster coral, handicap parking that is closer to our front door, and a redesigned parking formation for vehicles.

This is certainly a large undertaking for us but a much needed improvement for our Members who visit our Peoria office. We are excited.

Randy McElwee
President/CEO

Step up your financial game this summer! Just another improvement for our Members, especially those from Galesburg, is our move to the Shazam Debit Card Network.

We challenge you to step up and try the new features that come along with this move such as Contactless Payment (Tap-A-Pay), and Apple, Google, or Samsung Pay. Oh, and you get to choose your card design!

Contactless Pay allows you to just tap your debit card at a terminal that has this function instead of inserting your card and waiting. Fast, very secure, and easy to do.

Apple, Google, or Samsung pay allows you to make online payments in a more secure manner through these services rather than directly to your debit card. Not only is it easier to pay, especially online, it adds another layer of security offered from these vendors.



The Challenge is on...will you Step Up?

Smart Choice Mortgage Loans

Why are we Different

Local Decisions

Honest Advise

Loans Stay Here!

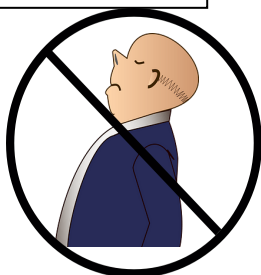
GALE CREDIT UNION THE RIGHT CHOICE!
KEMBA THE RIGHT CHOICE!
TAZEWELL THE RIGHT CHOICE!

A recent survey conducted by JD Power showed that overall consumer satisfaction with credit unions is 74 points higher than banks. Credit Unions outperformed banks in every dimension in the survey.

Trust, the Staff, product and service offerings, digital, and a variety of service metrics all show that credit unions is where you should be doing all of your business. We are happy you have chosen Gale Credit Union for your financial institution.

PS. Additionally, we routinely hear comments from Members that would show we might just score far higher than the mega credit unions as well.

Dress for Amazing Member Service. Remember the day when ALL Bankers wore suits and dresses? Well, some still do dress to “impress” and that attitude often leads to “nose in the air, I am better than you” actions.



At Gale Credit Union, we have a very clear understanding that we are no different than our wonderful Members. Everybody has a special job, we just happen to do the “financial” job, but that does not mean we are better than you. This is one of the reasons we have a business casual dress code...to show our Members we are one of you.

A side benefit is that Staff are happier and more productive, it saves them money, and allows them to leave straight from work to see their kid play in that T-ball game. It is the right thing to do for our Members and our Staff. We care!

Wait..what? Is it really Zero Percent Interest? NO! Don't be fooled when it comes to buying your next new auto loan. Here is how it really works.

Let's just say you are buying a \$45,000 vehicle and the dealer is offering you a \$5,000 rebate OR Zero Percent interest rate. What should you do?

Oh, wow, 0% right? No, let's just re-terminology (my word of the day) that statement...Maybe we should call it “Prepaid Guaranteed Interest” to the Lender. The \$5,000 rebate is the amount of interest they may collect over, say 6 years. You see, if you take the 0% and borrow the \$45,000, you have guaranteed that you will pay \$45,000—even if you trade or pay the vehicle off early.

If you take the rebate, you only need to borrow \$40,000 and you can get much better interest rates at Gale Credit Union, often 1-2% less, so your interest cost may only be \$4,000. Better yet, if you trade or pay off early, you SAVE that interest!

So, TAKE THE REBATE & RUN TO Gale Credit Union!

Do you see them? They are lurking in the darkness, hiding behind the email and phone call, disguising their voice, faking who they really are...who could it be? **SCAMMERS!**

PLEASE...for your protection, DO NOT GIVE OUT your information, period. Call us! We offer this FREE Service where we will help you determine if it is a scam or legitimate.

There is NO REASON we know of where you have to give out all of your information by email or phone to someone who contacted your FIRST.

Apple Pay

Tap to Pay & More

Advantages to Shazam debit cards

NCUA