September, 2025 www.galecu.net





The Peoria construction is well underway for our new two lane drive-up and ATM. By the time you read this, all of the concrete and brick work will be complete and there will be a drive way around the back of the building. As you can see in the pictures, the island where the pneumatic drive-up tube and ATM will sit is now complete. The drive-up window/ drawer has also been installed and all sealed up. The front sidewalk and new ADA ramp should be installed as well.

Currently, we are anxiously waiting for our steel canopy to arrive and the contractor to erect it to provide cover, then we can install the pneumatic tube and ATM. The parking lot will get sealed and striped along with the assembly of our new dumpster corral. Including the vendors who handle



all the technology for the ATM, we have about 16 different entities pulling this project together. Juggling the questions and schedules has been...well we will just say "exciting", so I am glad we have great vendors involved.

We do apologize for the inconvenience of the one

day the front door to pouring the new & Tube ADA ramp.

Randy McElwee President/CEO



Our Mission, as shown below:

Our daily focus is to provide you with Amazing Member Service, to offer you all the products and services you need, at incredible values, rates, and terms.

Why? We truly want to help make your financial circumstances in life better! And, we fully intend to do this for our entire Membership—every Member!

Our mission is so important to us that we have it posted in the lobby of every office so you, our Members, know what to expect from us!



Check your work! Do you remember hearing your favorite teacher telling you this over and over again?

Well, it still stands today as something you need to do when you are performing electronic transactions.



We recently had a Member transfer money using another financial institutions system to Gale Credit Union. The issue arose when it was discovered that they entered somebody else's account number by accident and the deposit landed in the other persons account who promptly spent the money.

Fortunately, our staff is diligently working to get the money to the proper party now. Just remember, there are thousands of electronic transactions every day—far more than a human can monitor. Triple check your work please.



Have you activated your Shazam Mastercard Debit Card yet?

Time is running out on the old VISA Debit Cards as they will soon be deactivated. We do not want you to be without after the deactivation.

If you have not received your new card, call us today! 309-343-1777

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



Fraudulent, Counterfeit, Stolen Checks...this scam for money continues to rapidly grow. Dumpster divers recently hit the campus of a college in Peoria and scored college checks that they then duplicated, changed the payee, and cashed for a profit all over Peoria. Who would have thought this big college would issue bad checks, right? Well, the account had been closed, so all the checks were bad.

This type of activity creates losses and these losses cause financial institutions to take action to cover for the loss. You know, one bad apple ruins the whole bushel. Fortunately, we caught it early.

So, please understand the next time the staff says we need to place a hold on this check for xx days to make sure it clears. We may have seen that same or similar check be counterfeited from another Member or simply become wary of the validity of the check.

A check hold protects you the Member—we stop the crime before it happens. A check hold limits losses which helps us keep the deposit rates high and the loan rates low.

Paper checks...the #1 fraudulent scam in our business right now.

