

July 2024

[www.galecu.net](http://www.galecu.net)



Progress continues at Gale Credit Union and believe it or not, it has been one year now since we merged the Kemba Peoria Members onto our data processing system. A lot has happened since then including working out a few bugs, scrubbing data to make sure things are accurate, converting a variety of vendor services from two to one, and a variety of things to make us more efficient now that we are one.

As I reflect, there are many things I am happy with including the level of service that we now provide our Members. Kemba Peoria, previously had 3-4 staff serving our Members and now we have 6 Staff working in Peoria. In Tazewell, the only employee was one borrowed from Peoria. Now, that office which is open 5 days a week from 9AM to 5PM has a staff of 3-4. This is a huge improvement in service to all of our Members in both areas.

Oh, I cannot leave out the best part. Amazing Member Service is what we expect and every day I am impressed with the outstanding service our staff provide. Simply, well, Amazing. We hope you enjoy it too.

Randy McElwee, President/CEO

### Let's talk e-Notices

Electronic delivery of notices via email, in other words. As previously stated in our communications, July 1 will start the process of automatic enrollment in e-Notices for all Members who have not opted out.

What is an e-Notice? It is the delivery of certain notices directly to your email inbox. The notice is the exact same notice you may have previously received by USPS mail.

Why are we moving to e-Notices? The cost of paper, envelopes, printing services, and postage continues to sky rocket. In addition, we all know (especially those who worked for USPS) that the USPS has changed and the time to process mail to your mailbox has been extended in some circumstances. Often, Members get, for example, the overdraft notice days after they have resolved. e-Notices are immediate.

Which notices does this include? e-Notices for check or ACH account overdrafts, loan reminder notices, loan late notices, and similar notices. As more become available, they will be added as well.

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**Hot Deals**  
**Auto Loans**

as low as **5.99% APR**

2024-2020 Model Years  
up to...

**69 Months**

Annual Percentage Rate based on \$30,000 loan amount, 69 month term, 5.913% interest rate, for 720+ Credit Scores, and a monthly payment of \$514.02. Final rate and term based on individual creditworthiness and is subject to change at any time without notice. See Gale Credit Union for more details.

### **Let's talk e-Notices** (Continued from page 1)

When will this begin? Conversion will begin on July 1, 2024 and should be completed by mid-July for everyone.

What if I prefer paper or do not have an email? You always have the ability to Opt-Out by simply calling our office. If you do not have an email, you will continue receiving paper notices.

On behalf of all of our Members, we thank you for adapting to e-Notices. Saving money helps us keep our fees low and rates the best.



Follow us on  
**Instagram**

### **Mortgage Loan Specialist**

Coming soon, we plan to add 1-2 Mortgage Loan Brokers who will focus solely on processing your next mortgage loan. Our goal is to enhance our Member service in this area with more knowledge, faster service, and smoother processing.

While current Loan Officers can still do your mortgage, they often get pulled for many types of loans. This will be a mortgage focused specialist.

Do you know of someone who fits this role? Contact us for more details.

### **Scams, Spoofing, Fraud:**

One of the hardest parts of our job is dealing with the aftermath of a Member getting scammed by any number of crazy schemes to steal your money. These scammer prey mostly on the elderly and way too often are successful.

You must understand a couple key points. First, these criminals are very, very good and have an answer for everything you might say in response. They always are in a rush to get it resolved—whatever the scam issue is...there is a deadline to get this resolved they claim.

Second, there NEVER is a rush—life does not happen that way. STOP, slow down, do not do what they say—think about it and CALL US first before you do anything.

We knew a Member was scammed within 1 minute of them telling us what happened. Yes, they were scammed by a common theme. Yes, it was too late to recover the money.

PLEASE, call us first! There is always time for you to check with us BEFORE you give out your information, give access to your computer, or send them money. Are we closed when the issue happens? WAIT until we open and call before doing anything. Please.

**New Debit Card designs and the Shazam Network** are coming very soon. The Shazam Network will be new for the original Members with Gale Credit Union. Shazam will bring you enhanced features such as Tap-a-Pay, Apple Pay, Samsung Pay, and Google Pay. Final testing is wrapping up now so we hope to soon be able to offer you a new card and design. Plan to pick your design from the samples below. Watch your email and statements for your opportunity to order a new design. The solid blue will be the default unless you order a specific design.

**Coming Soon!**

**Check Out Our New Debit Card Designs**

The advertisement displays nine debit card designs in a 3x3 grid. Each card features the logo of a credit union: Gale Credit Union, Kemba Credit Union, or Tazewell Credit Union. The designs include: 1) Solid blue background with logo; 2) Sunflower field; 3) Night cityscape with bridge; 4) Field of yellow flowers; 5) Bald eagle; 6) Sunset over a field; 7) House by a lake. A large blue speech bubble on the right contains the text 'Coming Soon!' and 'Check Out Our New Debit Card Designs'. At the bottom right, there are three overlapping logos for Gale, Kemba, and Tazewell Credit Unions.