

March 2025

www.galecu.net



The passing of a loved one unfortunately tends to slow us down from this fast paced life to re-evaluate our own life. Recently, I had the difficult task of reading an eulogy and found a poem by Linda Ellis called The Dash. It starts and ends like this...

*I read of a man who stood to speak
at the funeral of a friend.
He referred to the dates on the tombstone
from the beginning...to the end.
He noted that first came the date of birth
and spoke the following date with tears,
but he said what mattered most of all
was the dash between those years.
For that dash represents all the time
that they spent alive on earth.
And now only those who loved them
know what that little line is worth...
...So, when your eulogy is being read,
with your life's actions to rehash...
would you be proud of the things they say
about how you spent YOUR dash?*

I encourage all of us to take a pause and think about how we can improve our "dash".

Randy McElwee
President/CEO

Debit Card Conversion Begins

If you have a VISA Debit Card (DC) branded with our Gale Credit Union logo, you will soon be receiving mail about converting your DC to our new Shazam Network branded with MasterCard. If you already have a MasterCard branded DC, there will be no change for you.

Why are we making a change? Currently, we run on two Networks, Fiserv and Shazam. The Shazam network provides our credit union membership with new key features that are not available on Fiserv, such as:

- Tap-a-Pay technology—allows you to just tap your card to make a payment
- Apple Pay, Google Pay, and Samsung Pay—link your account to use the payment features of any of these three providers
- Multiple Card Designs—Choose what your card looks like from our nine different designs.
- In addition, the cost savings to your credit union allow us to pass along greater savings to everyone.

Continued on page two...

Fours are...

WILD

4.44% APY

for 9 months

Certificates of Deposit

NCUA

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 \$2,500. A penalty may be imposed for early withdrawal. See Gale Credit Union for more details.

...Continued from page 1.

Your debit card conversion process will follow one of two avenues. First, if your card is set to expire very soon, your new card will be issued under the new Shazam MasterCard Network. Second, we will be selecting and converting about 1/6th of all cards each month. If you want to convert sooner than later, please contact any of our offices at any time.

A few weeks before your conversion date, you will receive a letter from us explaining the steps. First, you will be given a time period to notify us of the card design you wish to receive from the nine options as shown on the order form. If we do not receive a card design selection from you, we will order the #11 Gale Credit Union Blue Card. The letter will detail the date to receive your new card and the date for when you must activate your new card.

Second, once you activate your new card, you will need to update any vendors or systems with your updated card number. The letter will notify you when your old card will be deactivated. Once this is done, you are all set to begin enjoying the new benefits of your new Shazam MasterCard branded debit card. Of course, if you have any questions, please ask us at any office.

Artificial Intelligence (AI) assisted scams are on the rise, but what is this? Often, we can spot a scam due to errors in the email or mailing as the scammers attempt to trick you. AI, while useful for many applications, is unfortunately helping the scammers improve the content of their scams.

Even so, there are several consistent rules to live by to avoid being scammed.

- ✓ Crypto currency is not known to be a legitimate form of paying someone in our area. Contact us before you feed your money into those ATM like machines at the local gas station.
- ✓ Apple (or other) gift cards is not a valid payment for anyone who is running a reputable business.
- ✓ Ask yourself, have you ever had to pay money for that before? If no, it could be a scam.

- ✓ Nobody will call you because your computer is spreading viruses. No they will not fix your PC remotely for a fee upfront, likely a scam too.
- ✓ If your online girlfriend or boyfriend needs money to fly here to see you and you have never met, well, I bet their flight gets canceled once you send the money.
- ✓ You will not be paid money to drive around with marketing on the side of your car.
- ✓ Nobody sends you a check for too much money and trusts you to send back the excess—definitely a scam.
- ✓ On and on I could go....

Scammers are very good at their job but you can be better! All you have to do is think, does this make sense and then ASK US at Gale Credit Union. Advice is free!

VISA Credit Cards

2.99%^{APR}
FOR 12
MONTHS

When you transfer an existing balance to our credit union credit card between February 15, 2025 and May 15, 2025.

Ask us about this special rate offer today!

Both new accounts and balance transfers completed 2/15/2025 through 5/15/2025 will receive 2.99% APR* for 12 months from date of transfer. 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

ACCELERATE
Your Financial

Journey



New Debit Card Design Orders:

- ◆ Enter your information to the right --->
- ◆ Return this order form to any of our offices.

Member #

Name:

Phone Number:

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(11 – 33 below)



11



21



31



12



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32



13



23



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**Another Amazing Service
from Gale Credit Union!**



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Galesburg, IL 61401
309-343-1777
www.galecu.net



2318 W. Willow Knolls Dr
Peoria, IL 61614
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2990 Court St.
Pekin, IL 61554
309-353-8633
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Staff Use Only

Date Order Form Received: _____

Date Debit Card Ordered: _____