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America's Best Credit Union
by Newsweek



Welcome to February! I hope by now that ground hog did not see his shadow and spring is coming soon. As I write this article, my watch says it is 2° outside. Brrr.

Once again, I must tease you with the news that we are underway in planning a couple of new projects in Peoria and Pekin. If it all comes together as we are planning, we might be a bit under construction in both locations. Tease tease...but too early to release the details.

I was recently asked, "Why don't you just take it easy at your job...everything is going great?" Well, truth be known, that is not in my nature. I am very driven to continually look and develop better facilities, products, and service to make our owners happy. Oh, who are our owners? YOU—all of our Members! That is my job, a job that I absolutely love everyday!

So, when will I rest? Maybe someday long down the road if I retire...maybe not, LOL. (Laughing Out Loud). Stop in to see me and I might just clue you in on what we have going now.

Randy McElwee
President/CEO

Paying your bills—Debit Cards vs Bill Pay

How many of you call up your service provider for things like internet, tv, cell phone, gas & electric, various store charge cards, water, or any online service and read off your debit card numbers to a stranger over the phone? Yes, most likely, they are all honest, but what if they hired a rogue employee?

How many of you have given authorization to a service provider to use your debit card number to take money from your account when you owe money? Do you realize you have given the authorization to take money at will?

You see, when you give out your debit card number (not through a PIN terminal) you are giving access directly to all of the funds in your account. If that worries you, there is a better option to pay your bills—Bill Pay located right inside of Online Banking.

Now some may think we are promoting Bill Pay to earn income. That is not the case. Every time someone pays a bill with Bill Pay, the credit union must pay a fee. So, why would we promote Bill Pay?

Bill Pay, the most under-utilized service we offer, allows you to pay your bills when you want to pay, pay the amount you want to pay, and in a format

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HOME EQUITY LINE OF CREDIT

5.25% APR

for... **6 months**

The advertisement features a background image of a blue house with a family (a man, a woman, and a child) standing on the porch. The house is surrounded by greenery and a wooden fence. The text is overlaid on the image in a bold, white, sans-serif font. The interest rate '5.25% APR' is written in a large, stylized font, and 'for... 6 months' is written in a smaller font below it.

Congratulations to Stephany in Galesburg as she has been promoted to the Consumer Lending Supervisor. Just another example of one of our originals who has worked hard and learned the position and how to lead...Teller to Supervisor...one of our superstar Pony Express riders from 2017!

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that does not require you to give direct access to your accounts via your debit card. In most cases, your bills are paid electronically without revealing your debit card numbers and if the vendor does not accept electronic, a paper check is mailed to arrive on the date you plan—super safe!

So why do we promote it? It is FREE to you. Debit card fraud is rampant and almost every case is from a Member willingly giving out their debit card number to pay someone. As a service to you, we want to help protect you, to give you a safer option to pay your bills. Maybe it is time for you to step up your security and try Bill Pay. Check it out inside your Online or Mobile Banking app. Give us a call and we can help.

PS. You can even snap a picture of your bill and pay it with the free Picture Bill Pay in the app.

Transfer to an expert...

As we grow and learn the hidden talents of our Staff, we sometimes find out that, for example, a couple Staff are extra great at say Online Banking issues. It is just their “cup of tea”, their area of expertise.

Well, we want you to deal with our best on your issue, so if we transfer you to a different office or different person, it is because we feel they will have a better answer or provide better service because that has become their specialty.



The **ATM**...

Ok folks, here is the scoop on the Galesburg ATM. Did you know that we have one of the most highly used ATM's in the area? Did you know that when we upgraded, we installed very sophisticated equipment for your protection and safety? Did you know that the Fed sometimes sends us new money that is still wet? Yes, wet as in it has not fully dried and likes to stick together.

So, sometimes, (too often for our desire) the ATM is down. Occasionally, there is a huge spike in usage and simply empties out the max capacity of cash in the ATM. There seems to be no correlation to anything of why all of a sudden a big run on cash withdrawals happen. Other times, like this past weekend, the ATM shutdown a suspected card skimmer attempt—yes, we have technology to safe guard these attempts. And, maybe due to the weather temperature, occasionally those wet bills try to stick together. Our machine is safeguarded to detect this and shut down rather than giving out free money.

We know it is an inconvenience when it is down and thank you for your understanding as we battle these three causes.

SWEETHEART
Mortgage Deal

Apply for a MORTGAGE LOAN during the month of FEBRUARY and get a FINE DINING GIFT CARD FOR 2 when you CLOSE THE LOAN!

Fine Dining For 2!

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