

November 2024

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November...a Month to say THANK YOU to our Members!

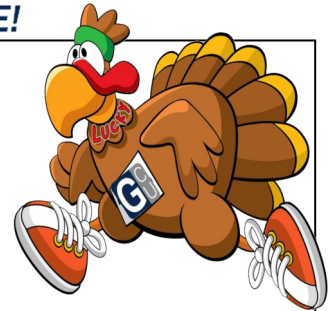
We hope you had a chance to see some of our comical and spooky costumes on Halloween this year. We have the best staff and this year we rewarded them with some prizes and a traveling trophy for the best costumes. Loads of fun!

Now that the costumes are gone, the staff have been working very hard on so many fun things for November; all to say Thank you for being a Gale Credit Union Member!

It has been a tough time for those needing to upgrade their vehicle at a decent loan rate—we'll wait no longer! This rate is unbeatable and incredibly low...but you must act in November—limited time only! Plus, if you close your loan the week of Thanksgiving, you might just qualify for an additional surprise bonus!

If you are on the other side and have money to invest, then don't be a Turkey—gobble up this incredible limited time offer to earn big! As you know, they say rates are going to plummet the next few months, so grab this deal now. New money to us is great too! We are growing and continue to

have a need for more deposits to keep us growing. So, grab those investments from other places and “two-leg run” it over to Gale Credit Union.



I keep hearing this voice in my office saying “Eat Beef” and I think it is coming from our Turkeys! Apparently, the “birds” are not happy with all the free Turkeys we are giving away this month for you to cook for dinner. Stop in to register before November 23rd for your chance to win a free turkey.

And, I see Christine Denisar has free Turkeys when you close or have a pending home loan closing by Dec. 15th too. Gobble Gobble!

There it is again...“Eat Beef”, I think, no...wait...I think it is saying “Eat Cookie”. Ok, we can do that. Stop in the week of Thanksgiving and enjoy Hot Cocoa and Cookies on us! Hot Cocoa will be available every Friday now through the first of the year as well.

Randy McElwee, President/CEO

PS. You will not see me in the turkey costume!

Hot Deals!
Auto Loans

3.99%

For...
69 months

Annual Percentage Rate based on \$30,000 loan amount, 69 month term, 3.92% interest rate, for 720+ Credit Scores, and a monthly payment of 486.34. Final rate and term based on individual creditworthiness and is subject to change at any time without notice. New loan purchase or refinancing from another lender only. See Gale Credit Union for more details.

Business Services...just got better!

As you know, we started offering Business Checking and Savings Accounts at an incredible deal compared to the “others”. Then, we added Business Loans including Business Real Estate, Equipment, Operating, and Lines of Credit.

Due to the growing response from our Business Members, we have added Molly to our amazing team of Staff. Molly is heading up all Business Lending and Deposits and other Business Services for all of our offices. Molly is based centrally in our Peoria office.

A bonus is: Molly will be taking care of all Member Auto Loans and other Consumer Loans in the Peoria office as well. Stop into the Kemba Peoria location and help us welcome Molly!

We love to announce new great things and people that help our Members!



Like us on
Facebook
@GaleCreditUnion

Mobile App Updates coming...

If you see a gear appear on your App, we are adding new features. Coming soon is the ability to hide accounts on your app from the view. Stay tuned.

A broken record of FRAUD

Will it ever end? *No.* How can we better help Members stay protected from all the scams? *Education and a Free Advice Service!*

When a scam hits again, we try to inform Members via this Newsletter and email at times. We also encourage Members to call us when something does not seem right.

Court Recording: We are not aware of any service where you legitimately need to pay money for a copy of a Deed, a Mortgage, or anything. SCAM.

Phishing: Call us about your Mortgage: If it is not correspondence with Gale CU or Servion official letterhead, likely a phishing scam—do not call. And, we already have your information so why do we need to ask for it again? SCAM.

Girl/Boyfriend: If you have not met her/him in person, then they DO NOT need you to send them money! There is NO reason to send these scammers money. Why would you send a “new friend” money if you have not met? SCAM!

USPS or UPS or FedEx Address: None of these, to our knowledge, sends you a text stating...we can't find you...update your address. That is a Phishing SCAM!

New Account: If anyone tells you to open a new account at any institution so you can cash or deposit a check, it is a SCAM.

Deposit Check—Send Back Money: Why would anyone you do not know send you a check for too much money and trust you to send some back? SCAM!

Don't Be a turkey...

4.80% APY

for... **6 months**

Gobble up this CD Rate!

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 \$10,000. A penalty may be imposed for early withdrawal. See Gale Credit Union for more details.