# SarMor

December 2025

# Happy Holidays!

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It has been a Credit Union tradition for many years now. Every December, we have members of the Savings Tree Club adorn the SavMor with some festive drawings! While we would love to display all of the entries (which we do in our main office), we only have room for a couple in the SavMor. Our two first prize winners each received a \$25 Target gift card—and all other entrants received a \$5 Whitey's gift card. A special thanks to all who participated in this fun tradition!



Congratulations to Natalie Simmons, age 10, winner of our Holiday Coloring Contest for the 8-10 year old age category.

Natalie likes to watch Christmas movies with her mom and cook with her dad during the Holidays. Natalie, we love your creativity!

The winner of the 5-7 year old age category is Margaret Bestian, age 7. Margaret says that her favorite part of the Holidays is getting to play in the snow with her cousins. We loved your festive picture, Margaret!



## Honorable Mentions

Sanaa Anders Emma Bestian William Bestian Lennon Bloomquist Sam Bloomquist Kynlee Clark Layne Frankenreider Lara Haring Willsley Haring Hazel Harksen Oliver Harksen **Garrett Hasley** Palmer Hasley Delilah Hessman Vivianne Hessman Cameron Hiner Claire Hiner Maverick Kanakares Asa Kingsbury Charlie Lehew Chase Lehew **Emily Lynch** Joseph Lynch Luke Lynch Nicholas Lynch Caroline Marxen Jenny Marxen Briggs Nelson Rosalie Nelson Walt Nelson Alaina Rasmussen Travis Rasmussen Charliee Wollenburg Gabe Wollenburg Lukas Wollenburg **Emmitt Zeglin** 

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On Saturday, December 6th from 9 am until noon, we will once again be transforming the Credit Union into the North Pole. Santa will be here for pictures and of course, gift requests! We will also have some Holiday crafts in our workshop and some festive treats as well.

When kids make a deposit into their account that day, they will receive a Holiday goody bag! Be sure to stop by for some festive fun.





It's that time of the year and we are celebrating once again with the 12 Days of Christmas and Giving- only on Facebook!

Here's how it works—we pick 12 random days starting right before Thanksgiving and finishing up right before Christmas. On each of these days we'll be giving away a gift card or prize, each with a different theme. In addition to the daily prize, each winner selected gets to choose a charity or non-profit to receive a donation from the Credit Union on their behalf.

To enter, you'll simply need to comment on the post. This special promotion is only for our Facebook followers, Brianna Rewerts so make sure you visit our page and like and follow us!

We all know how expensive this time of year can be. If you're running a little low on extra cash, your Credit Union is here to help with a Holiday Loan Daniel Dunn. This seasonal loan has a great, low rate of just 8.99% APR\* and you may borrow up to \$2,000 for 12 months.\*\*

You may apply in person, over the phone, or online (scan the QR code below to get started). We have a quick application process, so we can usually have your money to you within a day– leaving you plenty of time to "wrap" up all of your shopping!



# Holiday Loans Borrow up to



\*APR= Annual Percentage Rate.
\*\*Subject to credit approval.

#### myPic Custom Debit Cards Now Available!

Available NOW—myPic Studio—allows members to customize their GECU debit card! You can choose an image from our gallery or upload your own pictures to display your kids, pets, favorite vacation spots, and photography skills.

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Here's how it works: visit our website and go to the Apply tab to find myPic Studio custom debit card. Once you agree to the terms and conditions, you will be directed to our myPic Studio website that will allow you to select your image and enter your personal information. Once approved, your custom debit card will arrive in 2-3 weeks.



Your account will be charged \$15 for a custom debit card from your checking account. The funds must be in your account for the card to be ordered. This \$15 fee will be applied in the future whenever the card is reissued due to expiration or replacement.

Please feel free to reach out if you have any questions regarding this fun, new offering!



# Need a Break? Skip Your January Visa Payment

If money is a little tight with Holiday expenses, we can make it a little easier on you. Qualified accounts may skip their January Visa payment without penalty, an offer we make only once a year. If you qualify for this offer, your statement will reflect that no payment is necessary.

If you carry a balance, you will still accrue interest on the unpaid balance, but the missed payment will not make you delinquent or affect your credit rating. Skip Susan Wanger your payment in January and enjoy the Holidays on us.

## Visa Holiday Special! 3.90% APR\* on All Purchases! \*\*

The Holidays are here, and so is our special Visa Holiday rate! We are happy to offer a LOW, 3.90% APR\* on all purchases made between November 28th (Black Friday) and December 31st with your Credit Union Visa! This rate is effective on all purchases made between this time period for 6 months. If you don't already have a Visa with us, now is a great time to get one. You can apply at the Credit Union or online.

\*APR=Annual Percentage Rate.
\*\*All purchases between 11/28/25 and 12/31/25.

#### Choose e-Statements!

If you haven't enrolled in e-Statements yet, there are a number of advantages, including:

- It's fast. Receive your e-Statement on the first business day of the month rather than having to wait for a printed version to be mailed.
- It's secure. More secure than paper statements, in fact! Plus, you don't need to worry about shredding them later.
- Easy access. Need to go back to prior months?
   Just login and view anytime.
- Tax Document access. If applicable, year-end tax documents will be attached to your year-end statements.
- You could win \$100 cash! Each account that enrolls in e-Statements in December will be entered into a drawing for \$100. Enroll by 12/31/25 to be included.

Ready to enroll? Simply login to your account online and click on the e-Statement tab. Agree to the terms and conditions and then select the account to enroll. This is a two-step process, so just make sure you complete both parts. If Moses Robinson Jr you have any questions, please reach out to us.

#### **Upcoming Holiday Hours**

Wednesday, Dec 24th-closed

Thursday, Dec 25th-closed

Wednesday, Dec 31st-closing at 2 pm

Thursday, Jan 1- closed

# Loose Change

GET SOCIAL WITH US
Catch up with us on Social Media.
Find us at GasElectricCU on
Instagram, X and TikTok and
search Gas & Electric Credit Union
on Facebook. We would love to
connect with you!









#### **HOLIDAY CASH ENVELOPES**

Giving the gift of money this year?
Decorative Holiday cash envelopes are here! Simply request some the next time you're in or give us a call and we would be happy to send some out to you.

#### **2026 CALENDARS**

Have you picked up a calendar for next year yet? Feel free to pick one up at the Credit Union! Choices this year include Baby Farm Animals and Gorgeous Getaways.

#### **CU TEXT MESSAGES**

Be in the know about important CU information by opting in to our text messages! Simply text GECU to 844-529-GECU (4328) or scan the QR code below to get signed up. There was a glitch in the system recently, so if you have signed up previously and haven't been receiving messages, please re-enroll now.







PRESORTED STANDARD
US POSTAGE
PAID
PERMIT NO. 60
ROCK ISLAND, IL

### Current Rates

	Savings Product	Rate	APY*
	Share Account	0.15%	0.15%
	Share Drafts	0.15%	0.15%
	Green <sup>2</sup> Checking	4.410%	4.50%
	IRA	2.227%	2.25%
	Money Market \$2,000-\$9,999.99	1.243%	1.25%
	Money Market \$10,000-\$24,999.99	1.342%	1.35%
	Money Market \$25,000-\$99,999.99	1.736%	1.75%
	Money Market \$100,000-\$249,999.99	1.982%	2.00%
	Money Market \$250,000 and up	2.227%	2.25%
	6 Month CD	4.025%	4.10%
	12 Month CD	3.832%	3.90%
	18 Month CD	2.472%	2.50%
	24 Month CD	2.570%	2.60%
	36 Month CD	1.982%	2.00%
	48 Month CD	2.080%	2.10%

Loan Product	APR*	
2023 and newer vehicles up to 100% financing up to 72 months	As low as <b>4.95</b> %**	
2018-2022 vehicles 80% financing up to 72 months	As low as <b>5.45</b> %**	
2018-2022 vehicles 100% financing up to 72 months	As low as <b>5.95</b> %**	
2017 and older vehicles 80% financing	As low as <b>6.95</b> %**	
2017 and older vehicles 100% financing	As low as <b>7.55</b> %**	
Ready Cash line of credit	12.90%	
Visa Credit Card	As low as 8.90%**	
Signature Loan	As low as 10.90%**	
Mortgage and Home Equity	Changes daily– Call CU	

\*APY=Annual Percentage Yield. APR=Annual Percentage Rate. Rate received is based off personal credit rating. Rates displayed reflect auto pay discount. 72 month terms on older vehicles may be available and requires approval to underwriting. 84 month terms are available upon request and requires approval and underwriting.

## Contact Us

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