

Sav Mor

October 2025



Join Us for Credit Union Day Thursday, October 16th!

Credit Union Day is almost here! It's a day to honor the Credit Union movement, celebrate our members, and have some fun along the way. Here's what we have scheduled for Thursday, October 16th.

- Stop by our brat and hot dog cookout at our Rock Island office. We'll be set up in the tent out front serving lunch from 11:00 am to 2:00 pm. Grab a brat or hot dog, chips, and a cookie. Feel free to stay and enjoy lunch under the tent or take it to-go.
- We will be doing our Gift Card Giveaway online once again! Simply go to our website- gaselectriccu.com on Credit Union Day to register to win one of several different gift cards.



COOPERATION FOR A PROSPEROUS WORLD



OCTOBER SPECIAL

\$100- \$100 - \$100

CASH DRAWINGS

Join and Refer in
October to be
entered into our
drawing!

Love the Credit Union? Why not share us with your family and co-workers? With our Referral Rewards, you and the referred member both earn \$50! Here's how it works: Simply have the new member mention you referred them when they join. When they join and open a checking account with direct deposit, you'll both be rewarded with \$50 cash into your accounts!

In addition, since it is Credit Union month and in theme with the "People Helping People" philosophy, we're making it a win-win-win situation! When new members join us in October, they will be entered into a drawing for \$100 cash. Refer a member in October, and you'll be entered into a drawing to win \$100 as well. Additionally, the new member drawn will have \$100 donated to the charity of their choice!

See the Credit Union for complete details and membership eligibility.

www.gaselectriccu.com



DESIGNED FOR PEOPLE, NOT FOR PROFIT.

YourMoney
— Further



Our offices will be closed on Monday, October 13th for CU Kind Day. CU Kind Day is an initiative that began in 2019 by the Illinois Credit Union League to help spread kindness and Credit Union awareness throughout our community. We are excited to once again participate in this fun event and look forward to reporting back the details of our day!



Letter from the President Why the 1% Matters

We performed an interesting exercise at a recent staff meeting that opened our eyes a bit with regards to member service. In looking at our member transactions on a monthly basis we discovered the following:

- We process 57,000 ACH transactions every month (direct deposits, automated payments, etc).
- We process 96,000 debit card transactions every month.
- We process 15,000 credit card transactions every month.
- We process 5500 ATM transactions every month.

That's almost 175,000 transactions every month that we handle, all done in a timely, accurate, and efficient manner. How many in-person or over-the-phone interactions do we have with our members? 100 per day? 200 at most? No matter the number, it's a tiny fraction of our total transaction processing – somewhere around 1%. Yet it's that tiny fraction that matters.

That 1% is our opportunity to show the difference in dealing with GECU versus our competitors. You can get a debit or credit card from any institution, and set up direct deposit and automatic payments, also. And for the most part, those transactions will also be handled accurately. But what if there is an issue? Or you need to deal with someone in person? That 1% is where we shine, and where we know we can make a difference. When you call GECU, there's no automated menu to navigate. There aren't 10 minutes of waiting on hold. You get a member service rep right away, who can assist you or get you to the right person who can help. When you come in the door, you should feel like the valued member-owner that you are, greeted with a smile and eagerness to assist.

As our world becomes more automated, these interactions are becoming fewer. But I would argue this makes these opportunities even more important. It's our chance to show you why we're different, and frankly, better than almost any institution out there. You already know we offer better rates, on both loans and savings products, and charge fewer and lower fees. We know we can improve your financial well-being by being a member of GECU. But while that is important, that 1% is even more critical. We hope you agree, and if so, spread the word to your coworkers and family members. Let them see the difference a focus on the 1% can make.

Daryl E. Empen, President

Coming Soon! myPic Studio Custom Debit Cards

Coming very soon, we will be launching a new product—myPic Studio—allowing 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.

Here's how it works: you will need to 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 a website that will allow you to select your image and enter your personal information. Once approved, your jennifer dean 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.

We hope to have this service available VERY soon to members. Keep an eye out on our website and upcoming newsletters. Please feel free to reach out if you have any questions regarding this fun, new offering!



In the spirit of "People Helping People", we will once again host our annual food drive during the month of October. Food insecurity is prevalent in our community, and we encourage all will conger members to help contribute to this worthy cause, if you are able.

If you would like to participate, simply drop off the donations anytime. We will have a box in the lobby at both offices for your convenience or we can collect them from you at our cookout on Credit Union Day. We are also accepting cash donations.

Most needed items currently include: peanut butter, cereal, canned meats, tuna, soups, chili, stews and canned fruit. These items are simply suggestions, any and all donations would be appreciated.

2026 Calendars Available at the Credit Union

It is hard to believe that we are getting ready to wrap up 2025! The good news is we now have the 2026 calendars at the Credit Union. Choices this year include Baby Farm Animals or Glorious Getaways.

If you would like a calendar, stop by either office shannon puckett or give us a call, email or text and we'll send one your way.

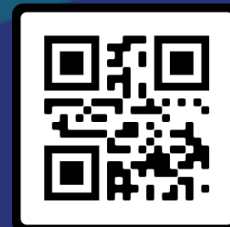


Loose Change

NORTH POLE AT THE CU
Save the date! Our North Pole at the Credit Union event is scheduled for Saturday, December 6th, from 9 am to noon at our Rock Island office. Full details will be coming soon.

CHRISTMAS CLUB
Christmas club accounts will be dispersed on October 31st. All funds will be transferred to your savings or checking account at that time. If you prefer a check, please let us know.

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 or scan the QR code below to get signed up.



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



2300 4th Avenue
Rock Island, IL 61201



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 ² 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	2.237%	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 5.54%**
2018-2022 vehicles 80% financing up to 72 months	As low as 6.04%**
2018-2022 vehicles 100% financing up to 72 months	As low as 6.54%**
2017 and older vehicles 80% financing	As low as 7.04%**
2017 and older vehicles 100% financing	As low as 7.74%**
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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Call or text 309-797-1414

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gaselectriccu.com