

Sav Mor

April 2026



\$250,000

BONUS DIVIDEND BACK TO MEMBERS

2025 was another successful year for your Credit Union, and we want to thank YOU, our members. To show our appreciation, we are excited to announce a \$250,000 bonus dividend! This dividend was equally distributed to our borrowers and savers- \$125,000 as a consumer loan interest rebate and \$125,000 as a bonus dividend. Since 2014, we have paid nearly \$1.5 million in bonus dividends to our members!

We believe that when we succeed, our member-owners should be rewarded. It's just another way GECU stands out and once again proves that it genuinely pays dana moffit to be a member.

April is Credit Union Youth Month!

April is Youth Month at the Credit Union! It's a month we always try to make special for kids, and this year is no exception. Stop by the Credit Union in April and kids can take a spin on our Wheel of Fortune. Each time they save, they have a chance to win:

- A matching deposit up to \$5, \$10 or \$20.
- A Whitey's ice cream cone coupon.
- A prize from our prize bucket.
- A \$5 gift card.

If your child isn't a member yet, now is a great time to open an account as all kids join FREE in April, and get a spin on the Wheel of Fortune as well!

*All members under the age of 18 may participate. Limit one spin per member, per week. Member must be in person at the Rock Island office.

REFERRAL Rewards!

If you enjoy being a member at GECU, don't forget to share us with your eligible co-workers and family members. It's a win-win situation with our \$50 Referral Bonus when you do! The more new members you refer, the more bonuses you can earn! See the credit union or visit our website for complete details on our Referral Rewards program and membership eligibility.



gaselectriccu.com



Ice Cream Social

FRIDAY,
JUNE 5TH

gecu

11AM-
3PM



Stop by our tent and relax
awhile or take a treat to-go!

Show Off Your Photos with a Custom GECU Debit Card

Show off your photography skills and proudly display pictures of your kids, pets, favorite vacation spots, and photography talents on your debit card!

Here's how it works: visit our website and go to the Apply tab to find myPic Studio custom debit card. After agreeing to the terms and conditions, you'll be directed to the myPic Studio website, where you can select your image and enter your personal information. Once approved, jesse pena 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 available in your account to order the card. This \$15 fee will be charged in the future whenever the card is miranda bentley reissued due to expiration or replacement. If you have any questions regarding this program, don't hesitate to reach out.



Letter from the President 90 Years of Annual Meetings

In an era when many credit unions have their annual meeting on a weekday and hope to get the required 15 or 20 members for a quorum (and some aren't even held in person, but only virtualy), we had 225 members come out to celebrate our 90th annual meeting in early March. And I couldn't be prouder of this. The annual meeting is required to elect new Directors for the upcoming year and handle any official business. But for GECU it is about much more than that. It's an opportunity to share our story and celebrate a successful year with the members who made it possible. It's an opportunity to connect with members young and old, and to say thank you for choosing GECU for your financial services. And this year, it was our chance to announce yet another \$250,000 bonus dividend to be awarded back to our members!

As part of our annual report this year, we reached back into our archives and found the minutes from the very 1st annual meeting back in 1936 – in the midst of the Great Depression. I was moved by the poignant message from Board Secretary R.E. Ackley. It reminds me why credit unions exist and why GECU's core values remain so important today. While I won't reprint the entire report, I found a few paragraphs especially compelling.

"The Credit Union has definitely arrived. The question is: Has it arrived in time? During the past 5 years, the American people have been suffering thru a depression unknown in history. We have machinery in abundance capable of providing a plentiful living for every family in America, but because this machine is being operated under out-moded financial theories, the result is poverty in the midst of plenty. And the result of this is a series of mass movements on the part of millions of sufferers. It is useless to point out the futility of most of these movements such as, "share the wealth and soak the rich" or that they are economically unsound. These people want positive constructive action which will result as soon as possible in definite benefits. And that, it seems to us, is the responsibility of the Credit Union. You members now have some idea of the relation of money and credit, and our problem is to effect the distribution, not of our present small and dwindling supply of wealth, but of the plenty which we now have the capacity to produce by means of credit. The Credit Unionist can lend his influence to discourage unsound and destructive political legislation which can only result in making conditions worse.

"Already several employees have been released from the clutches of loan sharks, placed on a definite schedule and are fast getting back on their feet. Others have settled long standing hospital and doctor bills at substantial savings. Still others are saving for vacations, Xmas savings, insurance, furniture, automobiles and other wants too long to be listed, all of which, can be accomplished at considerable reduction due to elimination of installment buying.

"Your directors feel that the Union has accomplished a real service in this company. The employee whose mind is free of financial worry is a better workman, and that which benefits the employee, benefits the company. In a like manner, the things that benefit the company, benefit the employee".

Powerful words indeed. I am so very proud to know that, 90 years later, we are still focused on improving our members' well-being. While the technology and delivery channels of the services we provide have changed, our core mission has not. And at the end of the day, this is what matters. Thank you for allowing us to serve you and meet your financial needs, and for the trust you have placed in GECU.

Daryl E. Empen, President

Coming Soon- Report Card Rewards!

We are excited to launch a new program this summer, Report Card Rewards! With this program, our young members can come in and mattison davis get rewarded with money into their account when they present their grades to us!



Here is how it works: Kids may bring in their report card from the most recent grading period. Spring semester (January through June) should be submitted by August 1st, and Fall semester (August through December), should be submitted by March 1st.

- We will pay \$2 per A or highest/equivalent grade.
- We will pay \$1 per B or next highest/equivalent grade.
- We will pay .50¢ per C or next highest/equivalent grade.
- Kids may earn up to \$15 per semester!

Kids must come into the office to earn the reward. Eligible for kids grades K-12. Maximum reward is \$15 each semester.

Celebrate Financial Literacy Month in April

Did you know that April is Financial Literacy month? That makes it a great time to sharpen your skills! Plus, it is easy to do with our MoneyEdu Financial Wellness Resource. Within MoneyEdu, you can:

- Access articles, videos, and other educational content.
- Set financial goals and track your progress.
- Use financial calculators for loan payment, savings goals and more.
- Create a budget and track spending.
- Take online courses on helpful financial topics and earn certificates.
- Track your financial health over time.
- And much more!

You don't need to create an account to access many of the features, but if you do create an account it makes it easier to customize your learning. **PLUS, when you create an account OR log in to your MoneyEdu account in April, you'll be entered to win \$50 cash into your account!** You'll find our MoneyEdu site linked at several spots throughout the website, but specifically under the Learn tab. You may also scan the QR code on the right.



Highlights from the 2026 Annual Meeting

We had a record number of members join us at the 90th Annual Meeting on March 7th. 225 members attended the event where we celebrated another year of success for the Credit Union. The following members were voted onto the Board of Directors for the Credit Union– Daryl Empen, Karen Thode, Joel Vastine, Darron Niles, Nick Thompson, Pam Galvin, Diana Contreras, Jeff Condit, Carl Upmeyer, Venessa Taylor, Chris Stein and Nick Border. If you were unable to attend, copies of the 2025 Annual Report are available at the Credit Union and there is a digital version on our website.



Loose Change

NOTICE ANY RANDOM NAMES?
Have you noticed what appears to be typos in this newsletter? Good eye! We actually intentionally plant hidden names in each issue. If you find your name, give us a call and we'll deposit \$20 in your account! This fun tradition started at the Credit Union in the 1960's and we still carry it on today.

ROCK ISLAND COUNTY TAXES
We are no longer able to accept payments for Rock Island County property taxes. If you have a mortgage and escrow through us, we can send payments as usual, but we are unable to accept individual payments that are dropped off to us.

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.



UPCOMING HOLIDAY HOURS
The Credit Union will be closed:
• Saturday, May 23 - Monday, May 25 for Memorial Day weekend
• Friday, June 19 in observance of Juneteenth.



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	2.227%	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*
2024 and newer vehicles up to 100% financing up to 72 months	As low as 4.40%**
2019-2023 vehicles 80% financing up to 72 months	As low as 4.90%**
2019-2023 vehicles 100% financing up to 72 months	As low as 5.65%**
2018 and older vehicles 80% financing	As low as 6.40%**
2018 and older vehicles 100% financing	As low as 6.90%**
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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