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January 2026



GECU Scholarship Opportunities for Members



Are you or someone you know a current college student or high school senior? If so, GECU is here to help, with a couple of different scholarship opportunities.

The first scholarship available to our members is through the Illinois Quad Cities Chapter of Credit Unions. Two \$1,000 scholarships are granted. Applications are available at the Credit Union or online and are due by February 15th.

The second scholarship available is exclusive to our members. Once again, GECU will be giving away two \$1,500 scholarships. Applications Sally Jean are available at the Credit Union or online and are due by April 1st.

Both scholarships are eligible to graduating high school seniors or current college students enrolled in undergraduate studies. Please visit our website or the Credit Union for more information.

GECU Ranks Among the Top Nationwide

We hope you enjoy being a member at GECU. We certainly value your membership with us! You may know that being a member saves you money with our lower loan rates. You may also appreciate our higher savings rates to help you earn more for your money. What you might not know is that we are consistently recognized nationally and locally as a leader for giving value back to members and being voted a favorite in the community.

- As of September 2025, Callahan & Associates has ranked GECU in the top 1% of credit unions in our peer group (6th out of 685) in the Return to Member Index. When compared to ALL credit unions nationwide, we're still in the top 1.2% (53rd out of 4,391). The Return to Member Index measures how well we return value to members in three categories— return to savers, return to borrowers and member product usage.
- Since 2015, we have given away over \$1.2 million in bonus dividends to our members.
- We have received many local awards and high rankings over recent years including from the QC Business Journal, Locals Love Us and QC Times Best of the Quad Cities.

If you enjoy the GECU advantage, 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.



gaselectricccu.com



Join Us at the 90th Annual Meeting

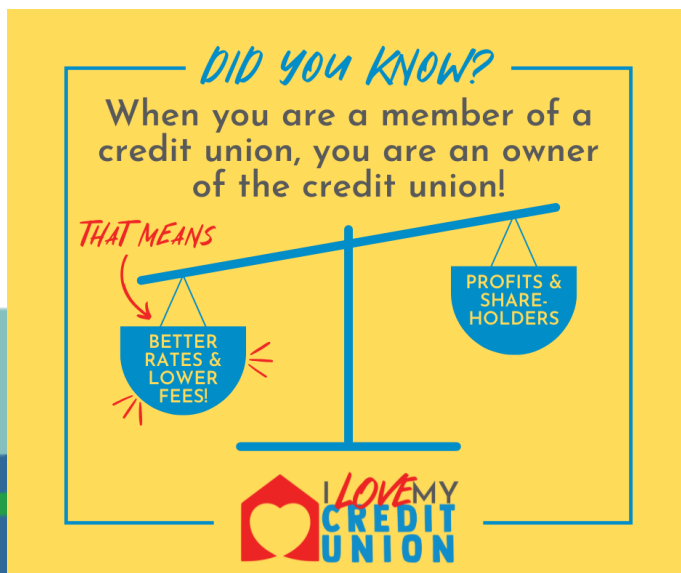
You are invited to join us for our 90th Annual Meeting on Saturday, March 7th at the Stern Center—1713 3rd Avenue in downtown Rock Island. The meeting will begin promptly at 6:30 pm, with dinner and prizes afterward. If you have never attended one of our Annual Meetings, you should give it a try! It really is a fun (and informational) night, Robert Thornton which allows you to learn more about your Credit Union and meet other members.

If you plan to attend, please RSVP by February 28th. You may do so by calling the Credit Union at 309-793-3610 or by reserving your spot online at gaselectriccu.com. We hope to see you there!

Skip Your January Visa Payment!

If money is a little tight after 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.



Letter from the President

Why the Common Bond Still Matters at GECU

For many, if not most of our members, the term “common bond” has no meaning. But for GECU that common bond still means everything. To start the new year, I want to focus on our history and what exactly that means, to you and to your credit union.

When credit unions really started to come into existence in the 1920s and 1930s in America, almost every credit union was founded around a single sponsor. Often it was a business or factory, but it could be a church, or any group that shared a “common bond”. GECU was formed to serve the employees of the local utility company, People’s Power Company. For the next 50 years or so, we all operated in the same manner, as single-sponsor credit unions. This began to change in the 1970s and 1980s, as businesses consolidated or faltered. Credit unions tied to that single sponsor, especially one laying off employees or going out of business, incurred undue financial losses as their members were affected. We know this all too well in the Quad Cities, as companies like International Harvester went out of business and thousands of citizens lost their jobs. Thus began the move to community-based charters. Instead of having all their eggs in one basket, credit unions could spread their risk by expanding their membership to other groups or the entire community.

Today, a substantial portion of the country's 5,000 credit unions, and the majority of local credit unions, have some form of community-based charter. This change has led to unprecedented growth for many, with many now operating branches in multiple states and across the country. So why hasn’t GECU joined this trend? GECU is still a sponsor-based credit union. While we have merged in 4 credit unions in the past 25 years, and have added other small businesses to our field of membership, we have specifically chosen to NOT pursue a community-based charter. The reason is simple. We find that the common bond of membership still matters, and allows us to offer better service.

When you’re a member of GECU, you know your fellow members are your coworkers and family members. You share a common bond at work, and in the credit union’s success. When you need a loan, it is your fellow members’ deposits that make that loan possible. And in turn, the interest we earn on those loans helps us offer competitive dividend rates on your deposits and fund the technology and services you want and need. We’re all in this together. And on top of that, we find we can offer better, more personalized service when we are focused on our members with a common bond. We get to know you by name, and treat you like a member of the family.

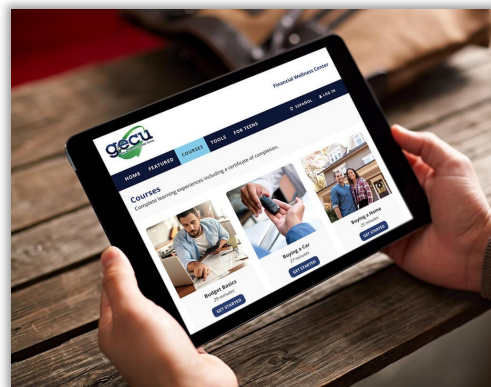
By all means, GECU needs to grow, as do all businesses. But we want our growth to be a result of our success and offering exceptional service to our members, not just growth at any cost. For us, the common bond of membership still means something, and we think it makes a difference in our level of service. We hope you agree.

Daryl E. Empen, President

Reach your New Year Goals with MoneyEdu!

January is a great time to evaluate your financial goals and our MoneyEdu Financial Wellness Resource website is designed to help you do just that! 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!



We would love for you to start the New Year on the right foot with MoneyEdu. 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 login to your MoneyEdu account in January, you'll be entered to win \$50! If you complete a module, you'll receive an additional entry. The more modules you complete, the more entries you receive!** 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 to be routed there directly.



Personalize Your Debit Card with myPic Studio!



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.

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 William Carothers 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!



Build Your Credit Score in 2026

Have you taken advantage of Credit Score within Online and Mobile Banking yet? Simply login to your account and enroll to enjoy all of the benefits of this free service.

Credit Score will then give you access to your credit score and credit report (updated frequently each month) and you can gain insight by viewing your personalized analysis, which includes tips and tools for improving your credit. It also shows ways you can save money with loans and other special offerings. In addition, there are more great resources including Matthew Crouch videos and articles to improve your financial wellness. Just click on the Credit Score link within Online or Mobile Banking to get started!

New Year.
New Score.
New You.



Loose Change

TAX DOCUMENTS

Please note that if you receive year-end tax documents from the Credit Union they will be included with your statements in January. If you receive paper statements, they will be included in the same envelope. If you receive e-Statements, they will be attached with your statements and available in both Online and Mobile Banking.

2026 CALENDARS

GECU calendars are here! Choices this year include Baby Farm Animals or Gorgeous Getaways. Get them while they are available!

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!



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. GECU texts are especially helpful this time of year when hours may be affected by winter weather.



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 4.95% **
2019-2023 vehicles 80% financing up to 72 months	As low as 5.45% **
2019-2023 vehicles 100% financing up to 72 months	As low as 5.95% **
2018 and older vehicles 80% financing	As low as 6.95% **
2018 and older vehicles 100% financing	As low as 7.55% **
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 309-793-3610 or text 309-948-5270

Branch office- 4502 27th St, Moline, IL 61265
Call or text 309-797-1414

Email- memberservices@gaselectriccu.com



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