SavMor

November 2026

Join or Refer to the Credit Union & You Could Win $500!



There's never a bad time to join GECU, but now is a great time to join or refer a new member to the Credit Union! From October 1st to December 31st, all new members who join the Credit Union will be entered into a drawing for $500! In addition, all current members who refer a new member to join between October 1st and December 31st will be entered into a drawing to win $500. That is 2 drawings for $500: one for new members and one for referring members. The more members you refer, the more chances you have to win.

This promotion may be used in conjunction with our existing $50 referral bonus. For referring members, just make sure noreen bestian the new member tells us you sent them when they join! To learn more about who is eligible to join GECU, visit our website or talk to a Member Service Representative.

Win your Mortgage, Consumer Loan or Visa Payment in December with our Holiday Cheer Giveaway!



Imagine having your mortgage, consumer loan, or Visa credit card payment covered in December! On December 1st, we'll select three lucky members—one will receive their mortgage (1 month principal and interest) payment up to $2,000, another their monthly auto loan or monthly personal loan payment up to $1,000, and the third their Visa card payment (Minimum Payment Due) up to $250- paid by us! * Now that's what we call Holiday Cheer!

The good news is that when you have an existing mortgage, consumer loan, and/or Visa credit card here at the Credit Union, as of November 30th, you're automatically entered into this drawing.

***Promotion ends **November 30, 2026**. To be eligible, your credit union account must be in good standing and have an active, qualifying loan as of **November 30, 2026. Limit one prize per member**. Max prize amounts are capped at **$2,000 for mortgage** (principal and interest only), **$1,000 for consumer loans**, and **$250 for Visa credit card** (minimum payment due only), and will not exceed the current total outstanding balance of the respective loan or credit card. Winners will be drawn at random on **December 1, 2026**. Three unique winners will be selected, each receiving a different covered payment type. Prize amounts may be considered taxable income; winners are responsible for all applicable taxes. **No purchase necessary to enter or win. Void where prohibited.**

EQUAL HOUSING LENDER

NCUA

gaselectriccu.com

Visa Holiday Special! Enjoy 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, fixed rate of just 3.90% APR* on all purchases made with your Credit Union Visa between November 27th (Black Friday) and December 31st. This rate is effective for all purchases made during this 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 on our website by scanning the QR code below.

Apply for our Credit Card online now!

*APR=Annual Percentage Rate
**All purchases between November 27-December 31, 2026.

Holiday Hours

Thursday, Nov 26th– Closed
Friday, Nov 27th– Closed
Saturday, Nov 28th– Closed
Thursday, Dec 24th– Closed
Friday, Dec 25th– Closed
Saturday, Dec 26th– Closed
Thursday, Dec 31st– Closing at 12 pm
Friday, Jan 1st- Closed
Saturday, Jan 2nd- Closed

Drop Off Donations Now for Toys for Tots

We are happy to once again be serving as a donation drop off location for Toys for Tots of the Quad Cities. We will be collecting new, unwrapped toys and they can be dropped off anytime to the Credit Union. Pick up is around the first week of December, so just make sure to get any donations in by then robert bristow! We are also collecting cash donations.

Toys for Tots of the Quad Cities helps bring the joy of Christmas and a message of hope to kids age 12 and under in our community. Last year, they provided over 34,000 toys to almost 4,000 children in need.

International Credit Union Day 2026

Thanks to everyone who stopped by to help us celebrate Credit Union Day. It was a bit soggy, but rain or shine, it is always a fun day for us and one way we show our appreciation for our wonderful members!











North Pole at the Credit Union

On Saturday, December 5th 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, and some yummy treats as well.

Don't forget, kids that make a deposit into their account that day will receive a holiday gift bag full of goodies. Stop by for some festive fun!

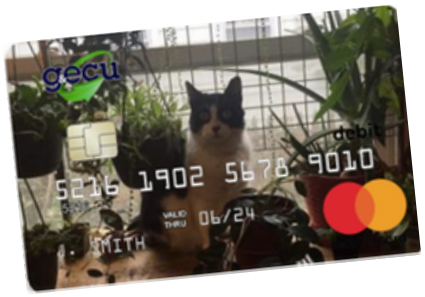


Customize your Debit Card with myPic Studio

Show off your photography skills and proudly display pictures of your kids, pets, favorite vacation spots, and photography talents on your andrew yenney 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, 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 reissued due to expiration or replacement. If you have any questions regarding this program, don't hesitate to reach out.





Holiday Loans are Here! Borrow up to $2,000 to Ease Seasonal Expenses

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. This seasonal loan offers a low rate of just 8.99% APR* and allows you to borrow up to $2,000 for 12 months.**

You may apply in person, over the phone, or online. 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 your shopping!

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

12 Days of Christmas & Giving is Starting Soon!

Do you like and follow us on Facebook yet? The 12 Days of Christmas on Facebook will be back soon and you don't want to miss out! We'll be giving away gift cards and prizes, as well as donations to charities on 12 random days starting shortly before Thanksgiving. Be sure scott sparkman to check it out– and like and follow us on Facebook!



Loose Change

KIDS COLORING CONTEST

It's time for our Annual Holiday Coloring Contest! Kids in our Savings Tree Club (ages 5-10) are invited to submit artwork for the December issue of the SavMor! Get a form at the Credit Union or online. The deadline for all entries is November 13th.

VETERANS DAY

Please note that the Credit Union will be closed on Wednesday, November 11th in observance of Veterans Day.

GET SOCIAL WITH US

Catch up with us on Social Media. Find us at GasElectricCU on Instagram and TikTok and find us at Gas & Electric Credit Union on Facebook. We would love to connect!

NOTICE SOMETHING?

Have you noticed some random names hidden within the articles in this newsletter? It is not an error, we 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.

2300 4th Avenue
Rock Island IL 61201

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

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 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 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 & Home Equity	Changes Daily

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

Contact Us

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2300 4th Ave, Rock Island IL 61201
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