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October 2026



Credit Union Day is Thursday, October 15th

Credit Union Day is just around the corner! It is a day we like to honor the Credit Union movement, celebrate our members, and enjoy some festivities. Here's what we have scheduled for Thursday, October 15th.

- 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 \$50 gift cards.



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

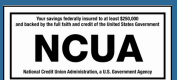
There's never a bad time to join GECU, but now is a great time to join or refer a new member to the Credit Union! From October 1st to December 31st, all new members who join the Credit Union will be entered into a drawing for \$500! In addition, all current members who refer a new member to join between 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 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 payment, another their auto or personal loan payment, and the third their Visa card payment—paid by us!* Now that's what we call Holiday Cheer!

The good news is that if you already have your mortgage, consumer loan, and Visa credit card here at the Credit Union, you're automatically entered into this drawing. If you get a new consumer loan or mortgage loan (or refinance an existing loan from another financial institution) or open a Visa credit card before December 1st, you'll be automatically entered to win as well! If you're interested in learning more, contact a loan officer.

*Your account must be in good standing and have a qualifying loan at GECU to be eligible. Loan payments up to \$2,000 for a mortgage, up to \$1,000 for consumer loans, and up to \$250 payment for a Visa credit card. Prize amounts may be considered taxable income. Winners to be drawn at random on 12/1/2026.



gaselectriccu.com

Thanks for the Love! ❤️



We're proud to be consistently ranked by our members as "loved" in the Quad Cities, and this year was no different. Your votes mean a lot to us and we appreciate the recognition and love!



2027 Calendars are Available Now

It is hard to believe that we are getting ready to wrap up 2026! The good news is we now have the 2027 calendars at the Credit Union. Choices this year include Rocky Mountains or Beach Paradise.

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



Letter from the President

Can a Financial Institution Improve Your Life?

When people ask me about our mission at GECU, I will usually respond that it is to improve the financial well-being of members. I am guessing most credit unions would respond with something similar. But the more I think about it, when you are able to improve someone's financial well-being, and put more of their own money back into their wallet, aren't we really improving their entire life? After all, much of our well-being is tied to finances, for good or bad. So the better answer would be that our mission is to improve the lives of our members; we just do it through financial services.

That sounds great, but what does it mean in a practical sense? Don't all financial institutions, whether it's a bank or credit union, offer pretty much the same services – checking accounts, consumer loans, mortgages, debit cards, credit cards, etc. Most of us just want our debit or credit card to work when needed, or to check our balance online, or transfer funds when needed. That's a given. Assuming you can do those basic tasks with any institution, how does banking with GECU make a difference to you financially?

I believe there are 3 distinct ways that GECU can improve your life. First are deposit rates. Overall, GECU pays better rates on our accounts than most institutions, period. Better CD rates, better Money Market rates, and of course our Green² Checking rate of 4.50%. If you have funds on deposit with us, we will pay you a higher rate of return than most credit unions, and certainly most banks. Second, of course, are lower loan rates. Again, GECU often has the lowest rates on loans, whether it's an auto loan, mortgage, personal loan, or credit card. And that doesn't just mean our best rates are the lowest. If you don't qualify for our lowest rates due to your credit score, our rates on these lower tiers are often FAR better than our competitors. And we have policies in place where we can lower your rate if your credit score improves (and you can track your score for FREE using our Credit Score app on mobile and online banking). Lower rates on loans can mean hundreds of dollars in savings over the term of your loan.

Third, and maybe most important for many members, are fees. There are a huge range of fees that financial institutions charge, from overdraft fees to ATM fees, late fees on loan payments, paper statement fees, and on and on. We take great pride in charging fewer fees than most, and if we do, our fees are usually lower than our competitors. A great example is ATM fees. If you use an ATM not owned by your bank, you'll be surcharged \$3-\$5 by the ATM owner, and your bank may also charge you several bucks for not using their ATM. At GECU, you can use any ATM up to 10 times a month for FREE, and then it's only 75¢ per transaction after that. We don't charge you to get a paper statement if you prefer that over electronic. We don't have a monthly charge on your checking account, or a minimum balance. All of these add up, and make a huge difference.

Better rates, lower fees, and when you throw in personal service, GECU stands out from our competitors. In fact, we have the national rankings to back this up. According to Callahan & Associates, we routinely rank in the top 1 or 2% of ALL credit unions in the country for how much value we return to our members. This includes credit unions ranging from the smallest to those with several billion dollars in assets.

Simply put, join GECU and you're likely to improve your financial position – and your overall well-being. That will always be our mission.

Daryl E. Empen, President

MoneyEdu Kids Financial Education

We have a FUN, new interactive page on our website just for our young members aged 7-12! MoneyEdu Kids is a fun place to play games and learn more about all things money. Here is a snapshot of what kids can do on MoneyEdu Kids:

- Run a virtual lemonade stand. Set your price, cover your costs and see how your profits add up!
- Learn about the expenses of caring for a pet. Pick a furry friend, cover the costs of care, and save up for any unexpected expenses.
- Count your money, buy goods, and make change.
- Fill your shopping cart, compare deals, and try to stay under budget.
- Pick a goal, save money, and watch your progress.
- Plant savings and discover how compound interest makes money grow.
- Decide what matters most when money is limited.

Ready to check it out? Just go to moneyedu.kids/gaselectric or scan the QR code!



October Food Drive to Benefit the River Bend Food Bank



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 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 donations 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 suggestions; we appreciate any and all donations. All donations will be given directly to the River Bend Food Bank.

Enjoy the Convenience of Real-Time Payments

We are happy to announce that we are now offering Real-Time Payments. What does this mean? Quite simply, instead of waiting to get paid out via ACH from platforms like Venmo or Square, you can now choose Instant Pay, and your money will arrive in your GECU account instantly! 24 hours a day, 7 days a week, including weekends and holidays!

IMPORTANT NOTE! You need to make sure you have the correct MICR number set up on the platform you are using to get paid to ensure your payment goes through. If you have been a member for more than 2 years, you likely need to update this MICR number. Please call the Credit Union to verify you have the correct number to avoid any delays.



Loose Change

NORTH POLE AT THE CU

Plan to join us for North Pole at the Credit Union on Saturday, December 5th from 9 am until noon at our Rock Island office. Pics with Santa, crafts and more!

CU KIND DAY OCTOBER 12TH
Please note that the Credit Union will be closed on Monday, October 12th for CU Kind Day (Also, Indigenous Peoples' Day and Columbus Day.

CHRISTMAS CLUB

Christmas Club accounts will be disbursed on October 30th. Funds will be deposited into your savings or checking account at that time. If you prefer a check, please contact the Credit Union.

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



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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