

Sav Mor

July 2026



Summertime is also vacation time, and your Credit Union is here to help you out! For a limited time, you may borrow up to \$2,000 for 18 months at a low, fixed rate of just 9.90% APR* for a vacation loan this summer.

This offer is available until 07/31/26. To take advantage of this offer, please see the Credit Union or apply online.

*APR= Annual Percentage Rate. Offer ends 07/31/26. Subject to credit approval.

This summer, you can take a break from car payments when you receive a new auto loan or move an existing auto loan from another financial institution to the Credit Union. This promotion runs through July 31st and lets you enjoy 60 days without payments.* Plus, auto loan rates start as low as 4.40% APR** up to 72 months.

Don't forget, we also offer GAP, Debt Protection, and Mechanical Breakdown Coverage, priced much lower than you'll find at the dealer onyeché ethelbert. To learn more about this special offer, give us a call or apply online.

*Offer ends 07/31/26. Standard credit criteria apply. Interest will accrue.

**APR= Annual Percentage Rate. Rate received and eligibility are dependent on credit score.



While we encourage saving money year-round, we add a fun incentive in the summer with our Youth Summer Savings Program.

Here's how it works: The goal is to encourage kids to save at least 3 times during the summer (June 1st-August 31st). The first and second times they save, they will receive a fun, summer-themed surprise. The third time, they will earn a \$5 gift card to Whitey's Ice Cream!

Teenagers are welcome to participate too, but instead of receiving a prize, they will be entered into a drawing for a \$100 Visa gift card each time they save!

If your child hasn't opened an account at the Credit Union, now is a great time to join. We can't wait to see all our young savers at the Credit Union this summer!



gaselectriccu.com

REFERRAL Rewards!



Love the Credit Union? Why not share us with your family and co-workers? Not only can they enjoy all the perks of being a GECU member, but we also offer a \$50 bonus to new members and the members who refer them.

Here's how it works: 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!

Please see the Credit Union or our website for complete details and membership eligibility information.

An advertisement for SHAZAM personalized debit cards. It features a photograph of a family of five (a man, a woman, and three children) smiling and taking a selfie with a smartphone. In the top right corner of the ad is the SHAZAM logo. In the bottom left corner, there is a small image of a personalized debit card with the family's photo on it. Text on the ad includes: "Everyone says it's a GREAT PICTURE. Show it off on your personalized debit card!" and "Click here to create your new favorite debit card with SHAZAM MYPIC STUDIO!".

Everyone says it's a **GREAT PICTURE.**
Show it off on your *personalized debit card!*

Click here to create your new *favorite debit card* with **SHAZAM MYPIC STUDIO!**



Letter from the President Two Legends Have Passed, but Their Influence Lives On

With the recent passing of Irene Hasley, two of the legends of our credit union are now gone. Our long-time President Wanda Castrey passed away in April 2022, and Irene left us on June 6th of this year. Both served the credit for over 30 years, and I had the luck to work with both of them. For many of our members Wanda and Irene WERE the credit union – two fiercely independent ladies who exemplified service to members and taught me pretty much everything I know about this industry.

Wanda of course was the first full-time manager of the credit union, starting her career in 1967. For most of her tenure, we were located in the Rock Island Annex Building on the 2nd floor, as we then served only Iowa-Illinois, and then MidAmerican Energy employees and their family members. Irene started her career in the mid 1980's, and so both were there when I began my career with GECU in 1992. I learned so much from both of them in my early years. This included not just accounting and lending, but even being a teller (we all did a bit of everything back in those days). But far more important, they instilled in me the values I still abide by today. Service to members, going above and beyond to help members in need, and improving the lives of our members through our products and services, and our rates and fees.

When we finally moved into our own building in April 1998, that was the capstone of Wanda's career. She knew she had set the credit union up for long-term success, and she retired shortly thereafter in June 1999. Irene stayed on for 14 more years, retiring in 2013. Irene loved her members and would do anything to help them – even skipping out on Thanksgiving dinner for a bit to help a member in need (thank you for that story, Sharon!) Everyone has a story of how Wanda or Irene helped them in a time of need, and I never get tired of hearing them.

While we have grown so much since Wanda's retirement, and even Irene's, the example they set for how to run a credit union and treat members are still what we strive for today. Wanda and Irene touched and improved countless lives in their time at GECU. A simple THANK YOU is not enough, but GECU will forever be in their debt.

A handwritten signature in black ink, appearing to read "Daryl E. Empen".

Daryl E. Empen, President



Wanda Castrey



Irene Hasley



Daryl, Wanda & Irene

Congrats to the 2026 Scholarship Recipients

We are thrilled to announce the recipients of the GECU Scholarship program for the 2026-2027 academic year! Congratulations to members Olivia Riecke and Mia Riibe. Both will receive a \$1,500 scholarship toward tuition.

Olivia is a recent graduate of Rock Island High School. Beginning this fall, she will work toward a double major in English and Creative Writing at Augustana College.

Mia is a recent graduate of Dakota Valley High School and plans to attend William Penn University to study Exercise Science and Pre-Occupational Therapy.

We had many qualified applicants, so the decision was not easy for our committee. We thank all members who applied.



Mia Riibe



Olivia Riecke

Earn More for Your Money



It's one of our most popular accounts for a reason! Our Green² checking account enjoys all of the benefits of our standard free checking account, but by using more of the Credit Union's products and services, we'll reward you with a very attractive interest rate of 4.50% APY*!

Earn this rate when you meet 3 simple requirements:

- Have some or all of your paycheck or retirement check directly deposited into your Green² checking account.
- Use your debit card for at least 15 purchases during the month.
- Be enrolled in e-Statements within Online & Mobile Banking.

That's it! If you meet these requirements every month, we'll reward you with a great dividend on balances up to \$15,000. There is no minimum balance, no penalty if you don't meet criteria. Just a great checking account that allows you to earn more for your money.

*APY= Annual Percentage Yield

Ice Cream Social 2026

Thanks to all who stopped by for our Annual Ice Cream Social on June 5th. It was a warm day, which made it a perfect day for some ice cream sundaes!



Loose Change

MEMBER PERKS

Enjoy BOGO (buy one, get one free) regular season tickets to the River Bandits. Tickets must be purchased at the box office and proof of membership is required to receive discount. Check out our website for details and a complete listing of current member perks.

4TH OF JULY HOLIDAY

Please note that the Credit Union will be closed on Friday, July 3rd and Saturday, July 4th for Independence Day.

GET SOCIAL WITH US

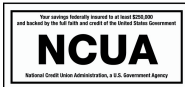
Catch up with us on Social. Find us at GasElectricCU on Twitter, Instagram and TikTok and search Gas & Electric Credit Union on Facebook. We would love to connect!

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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