

Sav Mor

November 2024



Holiday Loans

Borrow up to

\$2,000

for 12 Months

at 8.99% APR*



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 has a great, low rate of just 8.99% APR* and you may 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 of your shopping!

*APR= Annual Percentage Rate.

**Subject to credit approval.

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 to check it out!

facebook

It's New Member November!

Thankful for your Credit Union membership? Share your membership with your family members and co-workers! In an effort to help support our downtown Rock Island businesses, **when new members join and open a checking account with direct deposit, they will receive a \$100 gift card to the downtown Rock Island business of their choice** (Circa 21, Huckleberry's, Soi 2, El Patron, or QC Pancake House).

Accounts must be opened between 11/1/24 and 11/30/24 and direct deposit needs to be received by 2/1/25. Gift card will be available once direct deposit into the new checking account is established.

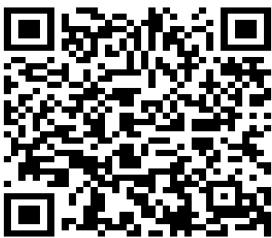
Check with the Credit Union or our website for details on member eligibility.

www.gaselectriccu.com



Visa Holiday Special! 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 between November 29th (Black Friday) and December 31st with your Credit Union Visa! This rate is effective on all purchases made between this time 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.



*APR=Annual Percentage Rate

**All purchases between November 29-December 31, 2024.

MoneyEdu Financial Wellness Resource

We are committed to offering our members the tools and resources to help you reach your financial goals. That's why we are now offering MoneyEdu– a free financial wellness program. With MoneyEdu, you can:

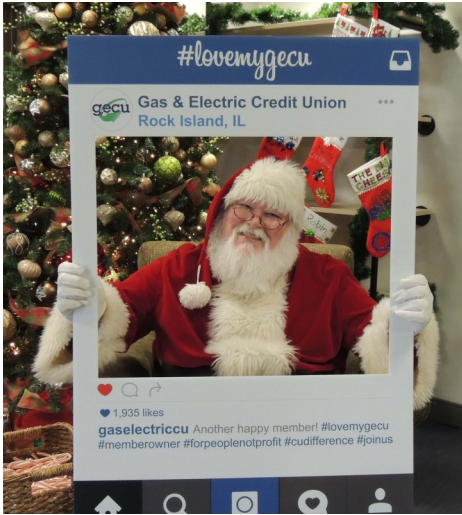
- Access a large volume of articles, videos, and other educational content.
- Set financial goals and track your progress.
- Calculate the cost of financing a car, borrowing for higher education, buying a home, or paying off credit card debt.
- Create a financial notebook linked to topics that are most relevant to you.
- Get objective feedback on your financial knowledge, attitudes and behaviors, assess your risk of identity theft, learn about your financial personality and more.
- Create a budget and track your spending.
- Take online courses on helpful financial topics and earn certificates.
- Track your financial health over time.
- And much, much more!

Your MoneyEdu experience is customized to your interests and goals for a truly personalized financial education. To start taking advantage of this new program, visit our website– gaselectricccu.com.

CU Kind Day is a Day to Give Back

CU Kind Day is an initiative that was started by the Illinois Credit Union League in 2019 and encourages Credit Unions to get out in the community, roll up their sleeves, and spread Credit Union awareness and kindness. This year, we had volunteers out at Quad City Animal Welfare Center, Gilda's Club Quad Cities, the Martin Luther King Center and also had a group at MidAmerican grilling up lunch for employees! What a great day to get out, give back down latham and spread some Credit Union kindness!





Join Us for North Pole at the Credit Union December 7th

On Saturday, December 7th 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 scott harris some festive treats as well.

Kids can make a deposit into their account that day and get a Holiday gift bag full of goodies. Be sure to stop by for some festive fun!

Toys for Tots Drive

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 sometime around the first week of December, so just make sure to get any donations in by then! We are also collecting cash donations for this worthy cause susan rogers.

Toys for Tots of the Quad Cities helps deliver a message of hope and caring to less fortunate kids ages 6 months to 12 years old.



Holiday Hours

Thursday, Nov 28th– Closed

Friday, Nov 29th– Closed

Saturday, Nov 30th– Closed

Tuesday, Dec 24th– Closed

Wednesday, Dec 25th– Closed

Tuesday, Dec 31st– Closing at 2 pm

Wednesday, Jan 1st– Closed

Credit Union Day 2024

Thanks to everyone who stopped out and helped us celebrate Credit Union Day. It is always a fun day for us and just one way we like to show our appreciation to our wonderful members!



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 11th.

NOTICE A FEW ERRORS?
Have you noticed what appears to be typos in this newsletter? It's actually hidden names that we put in each issue! If you find your name, give us a call and we'll deposit \$20 in your account!

GET SOCIAL WITH US
Catch up with us on Social Media. 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 844-529-4328 or scan the QR code below to get signed up.



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	1.490%	1.50%
Money Market \$10,000-\$24,999.99	1.589%	1.60%
Money Market \$25,000-\$99,999.99	1.985%	2.00%
Money Market \$100,000-\$249,999.99	2.231%	2.25%
Money Market \$250,000 and up	2.476%	2.50%
6 Month CD	4.793%	4.90%
12 Month CD	2.960%	3.00%
18 Month CD	2.472%	2.50%
24 Month CD	2.227%	2.25%
36 Month CD	1.884%	1.90%
48 Month CD	1.736%	1.75%

Loan Product	APR*
2021 and newer vehicles up to 100% financing up to 72 months	As low as 5.54% **
2016-2020 vehicles 80% financing up to 72 months	As low as 6.04% **
2016-2020 vehicles 100% financing up to 72 months	As low as 6.54% **
2015 and older vehicles 80% financing	As low as 7.04% **
2015 and older vehicles 100% financing	As low as 7.74% **
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

Main office- 2300 4th Ave, Rock Island, IL 61201
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



gaselectriccu.com