

SavMor

December 2024

Happy Holidays!



It has been a Credit Union tradition for many years now. Every December, we have members of the Savings Tree Club adorn the SavMor with some festive drawings! While we would love to display all of the entries (which we do in our main office), we only have room for a couple in the SavMor. Our two first prize winners each received a \$25 Target gift card– and all other entrants received a \$5 Whitey's gift card. A special thanks to all who participated in this fun tradition!

Honorable Mentions

Brody Beadle
Emma Bestian
Henry Bestian
Margaret Bestian
Katie Brown
Kynlee Clark
Ayla Condit
Lucy Condit
Jozie Drummond
Gabriel Drummond
Alice Erenberger
Betty Fairman
Ruby Fairman
Layne Frankenreider
Oliver Harksen
Delilah Hessman
Vivianne Hessman
Maverick Kanakares
Blakely Knobloch
Chase Lehw
Charlie Lehw
Kamden Lehw
Emily Lynch
Joseph Lynch
Luke Lynch
Nicholas Lynch
Caroline Marxen
Jenny Marxen
Jaxson McFarland
Kaelyn Mizlo
Gia Moreland
MaiLani Moreland
Nova Morris
Briggs Nelson
Walt Nelson
Lucienne Parchert
Zackery Parchert
McCailynn Scott
Ethan Sonnevill
Charilee Wollenburg
Gabe Wollenburg
Lukas Wollenburg



Congratulations to Natalie Simmons, age 9, winner of our Holiday Coloring Contest for the 8-10 year old age category.

Natalie likes to see her grandparents during the Holidays. Nice job, Natalie!

The winner of the 5-7 year old age category is Rosalie Nelson, age 5. Rosalie says that her favorite part of the Holidays is getting to play in the snow. We love your festive drawing, Rosalie!




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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 in our workshop and some festive treats as well.

When kids can make a deposit into their account that day, they will receive a Holiday goody bag! Be sure florence tournear to stop by for some festive fun.



North Pole at the Credit Union

Join us for pictures with Santa, crafts and more!
When kids make a deposit into their account, they'll receive a Holiday goody bag.


Saturday, December 7th
9 am until 12 pm
Rock Island Office
2300 4th Avenue



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12 DAYS OF CHRISTMAS & GIVING



gecu

It's that time of the year and we are celebrating once again with the 12 Days of Christmas and Giving- only on Facebook!

Here's how it works- we pick 12 random days starting right before Thanksgiving and finishing up right before Christmas. On each of these days we'll be giving away a gift card or prize, each with a different theme. In addition to the daily prize, venessa taylor each winner selected gets to choose a charity or non-profit to receive a donation from the Credit Union on their behalf.

To enter, you'll simply need to comment on the post. This special promotion is only for our Facebook followers, so make sure you visit our page and like and follow us!

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 (scan the QR code below to get started). 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!



Holiday Loans



Borrow up to
\$2,000
for 12 Months
at 8.99% APR*

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

New Member DECEMBER!

We thought New Member November had a nice ring to it, so we figured we would extend the promotion and have a New Member December! 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 12/1/24 and 12/31/24 and direct deposit needs to be received by 2/1/25. Gift card will be available once direct deposit seen when into the new checking account is established.

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

Need a Break? Skip Your January Visa Payment

If money is a little tight with 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. Skip your payment in January and enjoy the Holidays on us.

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, 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 online.

*APR=Annual Percentage Rate.

**All purchases between 11/29/24 and 12/31/24.



We're Feelin' the Love!



We have really felt the love lately and want to thank you! We recently placed as a favorite among Locals Love Us and also as a top favorite with Credit Unions in the Best of the Quad Cities contest earlier in the year.

We appreciate everyone who takes the time to vote for us in these contests. Being a smaller credit union, it really means a lot to us to be recognized!

Upcoming Holiday Hours

Thursday, Dec 5th– closing at 4 pm
for our staff Holiday dinner.

Tuesday, Dec 24th– closed

Wednesday, Dec 25th– closed

Tuesday, Dec 31st– closing at 2 pm

Wednesday, Jan 1– closed

Loose Change

GET SOCIAL WITH US

Catch up with us on Social Media.

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



HOLIDAY CASH ENVELOPES

Giving the gift of money this year? Decorative Holiday cash envelopes are here! Simply request some the next time you're in or give us a call and we would be happy to send some out to you.

2025 CALENDARS

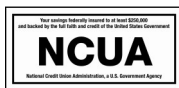
Have you picked up a calendar for next year yet? Feel free to pick one up at the Credit Union! Choices this year include Puppies and Kittens or Beaches. If you can't make it in, give us a call and we'll mail one out to you.

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. There was a glitch in the system recently, so if you have signed up previously and haven't been receiving messages, please re-enroll now.



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	4.220%	4.30%
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



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