

March 2024  
[www.galecu.net](http://www.galecu.net)



**GALE**  
CREDIT UNION  
THE RIGHT CHOICE!

As I look out the front window, I see the dust has finally settled from our merger and new Pekin office acquisition. This past year was challenging, but we excelled in making it happen for the betterment of all of our Members.

This year, we are starting to work on fine tuning many of our systems and processes in order to expand our services to our Members. We have developed a very aggressive strategic plan and are very excited to see the results. Among many things, these are some of the projects we are working on now:

- Merging Kemba Credit Cards to Gale Credit Cards—Legally, the cards need to say Gale, our legal entity name. Members will enjoy the benefits of seeing their balance within Online Banking, easier payments at any location, and more.
- Business Checking and Savings Accounts—Now that we offer small business loans, we are going to add business deposit accounts to fill the needs of our Business Members.
- Kemba HELOC Loans—we plan to migrate Kemba HELOC loans into the Gale System which will

provide many Members with a true open-ended line of credit and maybe even better rates.

- Debit Cards—As we are required legally, the logo on the Debit Cards may change and we are looking to roll the Shazam network cards out to Members who now hold a Gale branded card. This will give all Members contactless payment methods and additional features such as Apple, Google, and Samsung Pay.
- New Signs—When the weather breaks and we receive final approval for installation from the prospective Governments, we will be installing new Digital Signs in Pekin and Peoria to help inform our Members and the Public of the Gale Credit Union difference—The Right Choice!

Stay tuned...as you know, things often do not go as fast as one would like in this complex environment.  
Randy McElwee, President/CEO



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Improve Your  
**HOME**  
With a Home Equity Loan!

**4.99% APR\***

**for 9 Months!**

\*Annual Percentage Rate. Rates and terms available are based on credit scores, appraised value of the real estate, and final underwriting. See Gale Credit Union for specific qualifications and details. Gale Credit Union is an Equal Housing Lender and Member NCUA.



**THE RIGHT CHOICE!**

# EMPLOYEE APPRECIATION Day

March 1st marks "Happy Employee Appreciation Day!"

Thank you for showing up each day and giving your best, for stepping up when times were hard, for never giving up...we see you! Happy Employee Appreciation Day!

## Happy Saint Patrick's Day!

"May your blessings outnumber the shamrocks that grow. And may your trouble avoid you wherever you go."



Happy St. Patrick's Day

Happy Easter! Cannot believe the 31st is Easter! We wish you an Easter filled with sunshine, joy, and candy!



## ANNUAL MEMBERS MEETING

**The Gale Credit Union Annual Members Meeting!**  
*We are so thankful and grateful to each Member!*

The **77th Gale Credit Union Annual Members Meeting** will be held on Thursday, March 28, 2023 at 4:00 PM at Gale Credit Union. All members are invited.

**Address?** 621 North Henderson Street  
Galesburg, IL. 61401

*You, our Members matter to us!*

## Staff Spotlight

### Stephany Arteaga

Now a Loan Officer in Galesburg, Stephany started with us several years ago as a Teller. She has worked hard to learn more about our overall operations and culture and moved from Teller, to Back Office, to Loan Processor, and now to Loan Officer. Member service continues to be top priority to Stephany as she understands our Mission very clearly.

### Tim Evans

Tim of all trades, one could say. Tim joined us in 2023 in our Pekin office in our Teller area. He brought many talents that were very helpful when we purchased our new Pekin Location. Tim was able to help us remodel, paint, and construct our new office. He also has been a huge help with our technology needs. Tim occasionally travels to Peoria to help in these areas as well as being Teller in Pekin.

Ugh! Postage rates and envelope/paper costs are skyrocketing and really hitting us hard now.

### **Want to help out?**

**Sign up for e-Statements on your Mobile App today!**

On behalf of our Membership;

**Thank you!**



# Tax Refund CD Special!

## 4.99% APY\* For 7 Months!



\*Annual Percentage Yield (APY) is accurate as of this date and is subject to change without notice.

The minimum balance to earn the APY is \$2,500. A penalty may be imposed for early withdrawal. See Gale Credit Union for details.