



Peoria City Employees

CREDIT UNION
505 NE MONROE
PEORIA, ILLINOIS 61603
PH 309-494-8790
FAX 309-494-8793

Email: peoriacu@sbcglobal.net

November 2023 Credit Union News

Credit Union Staff:

Julie Gebhards, Manager
Kim Furness
Rhonda Morrow (part-time)

Hours: 8:00 a.m. to 12:00 noon*
1:00 p.m. to 4:50 p.m.

*Open most lunch hours.

**NEW CAR LOAN
SPECIAL STILL IN
EFFECT: 5.75%
INTEREST RATE FOR
QUALIFIED BUYERS OF
2021, 2022, 2023 & 2024
NEW CAR MODELS, IN
EFFECT NOW THROUGH
NOVEMBER 30, 2023.
CALL 494-8790 TO
PREQUALIFY, TODAY!**

Credit Union Board of Directors:

Gene Cummings, President...Retired, Public Wks Dept.
Melissa Buhl Fire Department
Kayla Casey.....Treasurer's Office
Kim Furness, ... Retired, Info Systems Dept.
Brian Johnson..... Peoria City/Co. Health Dept
Mike King, VPRetired, Information Systems Dept.
Sie Maroon.....Public Works Department
Beverly McClaskey..... Peoria Public Library
Chris SwitzerRetired, Finance Department
Rick Linthicum Police Department

GO DIRECTLY TO THE CREDIT UNION'S NEW MOBILE BANKING SITE, BY USING:

www.peoriacu.com

IMPORTANT NOTES AND REMINDERS:

- Please call Julie, Kim or Rhonda at 494-8790 or email peoriacu@sbcglobal.net to let them know how your Credit Union may assist you during this time.
- **DID YOU KNOW?** Your Credit Union offers very competitive interest rates. Check Us Out!

LOAN RATES In Effect through November 30, 2023 (*newer rates in bold):

For Qualified Buyers:

- 2021-2024 Cars & Trucks rates:
 - A+ rated buyers = 5.75%
 - A rated buyers = 5.75%
 - B rated buyers = 5.75%
 - C rated buyers = 6.00%
- 2017-2020 Cars & Trucks rates:
 - A+ rated buyers = 6.50%
 - A rated buyers = 6.50%
 - B rated buyers = 6.50%
 - C rated buyers = 6.75%
- 2016 & Older Used Vehicle rates:
 - A+ rated buyers = 8.25%
 - A rated buyers = 8.25%
 - B rated buyers = 8.75%
 - C rated buyers = 8.75%
- 2021-2024 Boats, Motorcycles, etc. rates:
 - A+ rated buyers = 7.75%
 - A rated buyers = 7.75%
 - B rated buyers = 7.50%
 - C rated buyers = 7.50%
- 2020 & Older Boats, Motorcycles, etc.:
 - A+ rated buyers = 8.00%
 - A rated buyers = 8.00%
 - B rated buyers = 8.25%
 - C rated buyers = 8.25%
- 2021-2024 RVs:
 - A+ rated buyers = 8.50%
 - A rated buyers = 9.00%
 - B rated buyers = 9.25%
 - C rated buyers = 9.25%
- 2020 and Older RVs:
 - A+ rated buyers = 9.00%
 - A rated buyers = 9.25%
 - B rated buyers = 9.50%
 - C rated buyers = 9.75%

**THESE SIGNATURE LOAN RATES ARE
IN EFFECT UNTIL NOVEMBER 30,
2023: QUALIFIED BORROWERS Can
Borrow Up to \$6,000 [A & A+] at 6%
interest; B at 7% interest; and C at 8%.
CALL JULIE, KIM OR RHONDA FOR
DETAILS. TODAY!**

When traveling out of state, please remember to notify Julie, Kim or Rhonda so that they can contact VISA. This will help avoid any problems for you in making out of area charges with your Credit Union VISA card.

Your Peoria City Employees Credit Union's VISA rates haven't changed! Our VISA has no annual fee, no cash advance fees, and a 12% interest rate. Pick up an application today!

ATM Allpoint Network

You can check for ATM sites on-line at <http://www.allpointnetwork.com> by filling in any City and State. Be sure to check the ATM you are using for the Allpoint logo to ensure it's surcharge-free!



- \$ **To join the Credit Union**, there's a \$1 entrance fee plus \$5 for your minimum balance, to start your Share Account.
- \$ **Kids** (under age 18) still **join for FREE**, and the Credit Union provides their first \$5 in their Share Account.
- \$ **Who may join the Peoria City Employees' Credit Union?** Any City of Peoria, County of Peoria, Peoria Public Library, Peoria Township Office, Peoria Assessor's Office, Peoria Election Commission, or Peoria City/County Health Department Employee and/or the Employee's family members, including spouse, children, grandchildren, parents, siblings, and nieces and nephews.
- \$ **Share Accounts** earn 0.35 percent interest, paid Quarterly.
- \$ **Share Certificates** are available for purchase in \$1,000 increments:
 - ¢ **Current rates: 2.0% on a 6-month certificate; 2.5% on a 1-year certificate.**
- \$ **Share Drafts** (checking accounts) are available with no monthly fees and start with any deposit amount. Basic fees start at \$15.15 for 80 checks including shipping & handling, and specialty checks, covers, and other accessories are available.
 - ¢ **Debit Cards** are available, with no fees upon ordering, and no fees on purchases (when using the AllPoint Network) using the debit card; however, they are subject to ATM fees at banking institutions.
- \$ **Christmas** and **Vacation** Club accounts are also available at your credit union:
 - ¢ Christmas clubs earn 0.35% interest, at maturity, with payouts November 1st;
 - ¢ Vacation clubs earn 0.35% interest, paid Quarterly, and provide withdrawals twice annually.
- \$ **Visa applications** are available at your credit union:
 - ¢ No annual fee, no cash advance fees, with a 12% interest rate.



Please help keep your Credit Union strong
By keeping your loan payments current!



PRIVATE

The Peoria City Employees Credit Union's Privacy Notice has not changed and is available upon request. Thank you!