



## Peoria City Employees

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

### September, 2011 News from your Board of Directors

#### Credit Union Staff:

Julie Gebhards, Manager  
Rhonda Morrow, Assistant Manager

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

\*Open most lunch hours.



#### Credit Union Board of Directors:

Ruth Blancaflor .....Public Works/Engineering  
Eugene Cummings.....Retired, Public Works  
Diana Delicath ..... Police Department  
Tom Jackson.....Retired, Fire Department  
Mike King..... Information Systems Department  
Melvin Little.....Retired, Police Department  
Carol Maulding..... Retired, Library  
Terry Pyatt .....Retired, Police Department  
David Schwindenhammer Peoria City/Co. Health Dept  
Chris Switzer ..... Finance Department

GO DIRECTLY TO THE CREDIT UNION's SITE, BY USING:

[www.ci.peoria.il.us/creditunion](http://www.ci.peoria.il.us/creditunion)

## \*\*\* New Loan Sale--Extended Again!\*\*\*

- Thru September 30, 2011, for Qualified Buyers:
  - 2011—2008 Cars & Trucks rates:
    - A+ rated buyers = 2.75%
    - A rated buyers = 3.25%
    - B rated buyers = 4.25%
  - 2011—2008 Boats, Motorcycles, etc. rates:
    - A+ rated buyers = 3.25%
    - A rated buyers = 3.75%
    - B rated buyers = 4.75%
- The Board has lowered ALL Interest Rates by 2%!!!

- New "Signature" Loans lowered 2%!
- Used Auto Loans 2007 & Older vehicles down to 4.75% for A+ rated buyers; 5.25% for A rated buyers; and 6.25% for B rated buyers!
- Used boats, motorcycles, etc., years 2007 and older qualify for the same 2% rate reductions on their rates.

Call Julie or Rhonda, today, to get the details!

# Update your Beneficiaries Please

Many of you have not designated a Beneficiary on your Share Accounts, and other accounts may need updating due to life changes. Please review your Share Account status and request a new beneficiary card, today.



- \$ **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?** Any City 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 0.30 percent interest, paid Quarterly.
- \$ **Share Certificates** are available for purchase in \$1,000 increments:
  - ¢ **Current rates: 0.45% on a 6-month certificate; 0.50% 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 \$10.42 for 150 checks, and specialty checks, covers, and other accessories are available.
  - ¢ **Debit Cards** are available, with no fees upon ordering, and no fees on purchases 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 0.30% interest, at maturity, with payouts November 1st;
  - ¢ Vacation clubs earn 0.30% 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!

