



Gas & Electric Credit Union

Beginning and Ending with You!



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Credit Union News and Events

Join or Refer and YOU Could Win an Apple Watch!

Start the New Year off right by either joining the Credit Union, OR by referring a member to the Credit Union! When you do either of these things, you'll be entered to win an Apple Watch! This special runs between 01/02/19 and 02/28/19. Two watches will be given away- one for a new member, and one for a referring member. If you are a referring member, the more members you refer, the more chances you have to win! Plus, you are still eligible for our Referral Rewards program (for every referral, you and both the new member you referred will receive \$25 each when the new member establishes a checking account with direct deposit).

Scholarship Opportunities

Are you a student who will be enrolled in an undergraduate course during the 2019-2020 academic year and also a member of the credit union? Then you're eligible to apply for the Illinois Chapter of Credit Unions scholarship program! Two \$1,000 scholarships will be awarded. Applications are due in by February 15, 2019 and are available at the Credit Union or you may [download the application now](#).

NEW THIS YEAR! Gas & Electric Credit Union will be offering two-\$1,500 scholarships to members this year seeking to further their education. This scholarship is open to members of Gas & Electric Credit Union that are a graduating high school senior or current college student who will be enrolled in an undergraduate program for the 2019/2020 academic year. Applications are available at the Credit Union, or you may [download the application now](#). Completed applications are due by April 1, 2019.

Join Us for the Annual Meeting- Saturday, March 9th

All members are invited to join us for the 83rd Annual Meeting on Saturday, March 9th at 6:30 pm. PLEASE NOTE- we are at a new location this year- The Stern Center- at 1713 3rd Avenue in downtown Rock Island. Parking will be available in the street or at the free parking ramp right by the center.

After the meeting, we will have cash drawings and a dinner. Please RSVP by Wednesday, March 6th if you plan to attend. You can call the Credit Union at 793-3610 to RSVP, or [simply reserve your spot now online](#).

\$250,000 Bonus Dividend Paid!

Take a peek at your account. We think you'll be pleasantly surprised, because we paid out a \$250,000 bonus dividend! It was another successful year for your Credit Union, and we want to thank you- our members! It's just another way it truly pays to be a member at Gas & Electric Credit Union!

GECU TurboTax Website

Do you own taxes? Consider testing out our [TurboTax website!](#) Members even get a discounted price! You can try it out for free- you actually don't pay a thing until you're ready to file.

Speaking of taxes...we sent out our 1098 and 1099's in January, but if you need any help or additional information, please refer to your year-end statement or give us a call.

KOFE Resource Now Available for Members

We are happy to announce we have partnered with KOFE (Knowledge Of Financial Education) to offer our members additional tools and resources to improve your financial wellness. KOFE offers a ton of great resources including:

- An extensive video library
- 30+ downloadable publications
- Budgeting tools
- Interactive courses
- Webinars & podcasts
- 1-on-1 financial counseling with coaches that can assist with debt management, budgeting and more. Counseling offered via online chat or by phone.

Check out [KOFE here](#). You will need to create a username and password initially, but we hope to have it available as a single sign on through Online Banking very soon!

Now Offering Payday Alternative Loans (PALs)

What Our Members Say...

"I am a new member and the first time I walked in, I immediately felt comfortable. It felt like a small town bank, but with big city needs. The second time I walked in they already knew my name. I felt like a family member instead of another customer."

Nikki P.

We all know that payday loans are rarely a good idea, but we also know life happens. Payday loans often solve the problem in the short term- getting the cash you need, however they tend to make the situation worse in the long run. Did you know that most payday loans are due in full within 2 weeks and average an APR of 391%? The typical borrower will end up paying over \$500 in fees. As your Credit Union, we want to be able to offer our members a better alternative- to help end the cycle of payday loans. That is why we are now offering PALs or Payday Alternative Loans.

To be eligible for a PAL- you must meet the following criteria:

- Be a member at the Credit Union for at least 6 months.
- Be employed for at least 6 months.
- Receive your direct deposit at the Credit Union.

As long as you meet these 3 simple requirements, you are eligible for the loan. There is no credit report pulled. Upon application, member may be approved for up to \$1,000 for the initial request and may be increased upon request later. The loan charges a \$25 fee and is financed at a rate of 21% APR.

PALs can also be a useful tool for building stronger credit. While most other loans all require a credit score, PALs do not and therefore give members with lower credit scores an opportunity to show credit worthiness. [Apply for a PAL now.](#)

Sign Up Today for our Text Notifications!

Everyone is texting now, and your Credit Union is no exception! Sign up to get notified about special event reminders, deals, Holiday or weather-related closings, and other updates. Simply text GECU to 474-747. You will receive a text back with a link that will request your cell phone number and your name or [simply sign up here!](#)

Normal messaging and data rates apply. You may text STOP to cancel anytime.

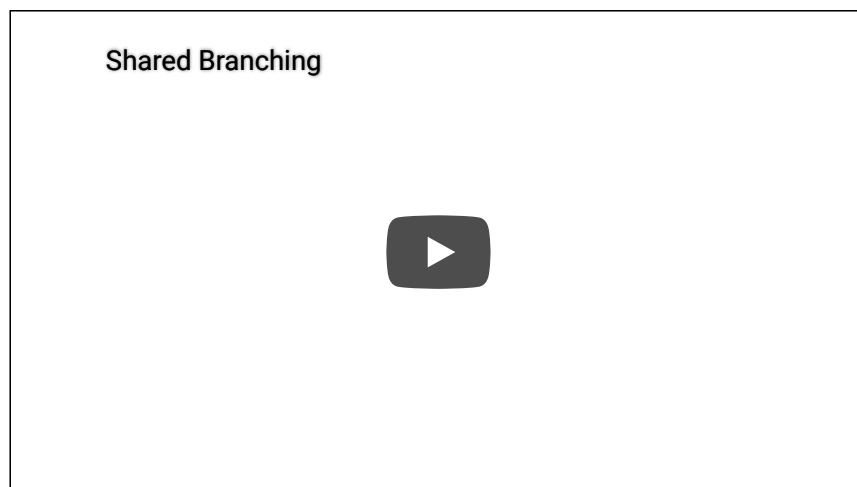
Member Referral Rewards

Love the Credit Union? We hope so! Why not share the love by referring a family member or co-worker? Plus, did you know that when you do, you can earn \$25 for each referral? Not only that, but the new member gets \$25 as well! Here's how it works: Give a Member Referral card to the prospective member OR simply have them tell us you sent them when they join. Then, once the new member opens a checking account with direct deposit, you'll both get \$25. It's that easy. There's no limit to the number of members you can refer!

Membership at Gas & Electric Credit Union is open to all MidAmerican Energy, BITCO, City of Rock Island, Illinois Casualty, Thomas Hammar, and Rock Island Corps of Engineer, Stecker Graphics and Friendship Manor employees, retirees *and* their family members.

Find Us Almost Everywhere with Shared Branching!

Out of town and need to visit the Credit Union? Not a problem! We are a part of the Shared Branching Network of Credit Unions- which gives you access to over 5,000 branches nationwide! Here's how it works- first you find a location. You can do so by using the [online locator available here](#) or through our mobile app. Then, when you visit the desired branch, you simply give them our Credit Union name, your account number, a valid government issued ID and the last four digits of your social security number. You can access funds, transfer money, deposit checks, make payments and more!



Member Perks

In partnership with IH Mississippi Valley Credit Union, we are now happy to offer some additional perks for Gas & Electric Credit Union members! Simply show proof of membership (such as your debit card) to receive your discount.

QC Storm: Enjoy BOGO (buy one, get one free) tickets to all QC Storm regular season games (Oct 1st- May 31st).

RME Redstone Room: Enjoy BOGO (buy one, get one free) tickets to shows the River Music Experience's Redstone Room. Offer valid on tickets \$15 and under. Enter code IHMVUCUBOGO129 to receive the discount.

TurboTax: Do your taxes the easy way with our [TurboTax website!](#) Members save up to \$25!

Love my Credit Union: Save with exclusive discounts JUST for Credit Union members- visit www.lovemycreditunion.org

Wisconsin Dells: Save 25-35% on attractions in the Dells when you use this [coupon](#).

Adventureland: Download and print the discount [fun card](#) - or simply display it on your smartphone.

Visa Checkout- Shop Online Easier!

Love shopping online but hate having to fill out billing, shipping, and payment information necessary to check out? We have a convenient, new solution for you— it's called Visa Checkout and here's how it works: Go to visacheckout.com. You'll need to create an account— filling out all of your billing and shipping information along with your Credit Union Visa credit card number— just once.

Then, the next time you're shopping online and you start the checkout process, just look for the [Visa Checkout](#) logo. You'll just need to login where you see the logo and you're done! Visa Checkout will do all the work of relaying your pertinent information securely to the online retailer and you'll be on your way— along with your online purchases! It's the quick and easy way to shop online.

There are hundreds of online retailers that offer [Visa Checkout](#), with more growing each day. In addition to added convenience, you can enjoy some great discounts just for using Visa Checkout. Once you login to Visa Checkout, you can view participating retailers as well as a current listing of special offers available.

Visa Purchase Alerts

Want to be alerted when your Credit Union Visa is used overseas or online? How about when a purchase amount exceeds a set amount? You can do that! Simply [register](#) your card today, and you will receive either text or email alerts regarding your Visa. Stay on top of your account activity and stop fraudulent activity immediately with Visa Purchase Alerts!

Deposit Your Check with Your Phone- For Free!

Have you downloaded our new app yet? It's fully upgraded with great features to transfer funds, make payments, AND deposit checks! That's right- you can deposit a check with your phone. Additionally, we are now offering this service FREE to our members. Avoid the hassle of having to run to an ATM or into the Credit Union with this handy app. To get started, you must first download our new App. Simply search for [GECU Mobile in the Apple App store](#) or [Gas & Electric Credit Union Mobile Banking in the Android market](#).

To deposit a check, you'll simply need to select the "Deposit Check" feature and take a picture of the front and back of the check. That's it! Please review our complete [FAQ on Mobile Deposit](#), and if you have any questions, please do not hesitate to contact us.

Get Social with Us!

Love us? We hope so! Then why not ["like" us on Facebook](#) or follow us on [Twitter](#) (GasElectricCU) or [Instagram](#) (GasElectricCU). It will keep you up to date on all the Credit Union happenings and promotions PLUS we do frequent drawings for gift cards and tickets to local events and attractions!

Federally Insured by the National Credit Union Administration.

We do business in accordance with the Fair Housing Law and Equal Opportunity Credit Act

2300 4th Avenue Rock Island, IL 61201 | Routing/ABA number: 271188230



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