



# THE EDUCATOR



ILLINOIS EDUCATORS CREDIT UNION  
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[WWW.IECUMEMBER.ORG](http://WWW.IECUMEMBER.ORG)



## SUMMER SKIP A PAY

In keeping with IECU tradition, we are offering a July and August reduced fee skip a payment special. By paying a \$25 processing fee for each payment skipped, take the summer off from loan payments.

What is a skip a pay? It truly is just that, you let us know by completing a form that you desire to skip your upcoming loan payment. We simply process your request, which includes verification that your loan is eligible to skip a payment and our system is instructed to not collect your payment or mark you as late. Eligibility requirements include such things as, not currently past due, less than 2 skipped payments in the last twelve months, current outstanding balance and term of the loan. Interest still accrues on your loans with the skipped payment being added to the end of the loan.

For more details and to request a skipped payment or two, stop in, call or email us at: [contact@iecumember.org](mailto:contact@iecumember.org) and our team will be happy to get you enjoying a summer without loan payments.

## EDUCATOR LOAN

Calling all Educators, this year IECU is offering a back to the classroom loan just for you. Qualified members can receive a loan up to \$1,000 at 0% interest for 10 months. And as a bonus, if you make all 9 payments on time and provide proof funds were spent on classroom needs, IECU will make your final payment.

We know the 2020/2021 school year is shaping up to be very different than any other. And what could be better than getting \$100 in free classroom supplies- it might be in the form of paper for Zoom sessions, or hand sanitizer and masks, or lab supplies, though the idea! Let us help, stop in today or call/email to get your application started and funds in your account to get the year off to a great start. Offer valid August 1-31.

*Back to school*



# \$125 AUTO REFINANCE SPECIAL

Now through July 31 members who have an auto loan somewhere other than IECU can refinance that loan with us. Yes, you have to call for a payoff, yes you have to fill out a loan application, BUT we do the rest, we facilitate the pay off, we handle the title work and best of all... You get \$125.

That's right, once your loan documents are signed, we put \$125 into your IECU account as a thank you for moving your loan over to us.

Our lending staff can share the details with you, but a couple things to know: you have to qualify, the loan you refinance has to have an outstanding balance of at least \$5,000, and the loan to value must be less than 125%

Give us a call or email/stop in and we'll help get you on your way to a cool \$125!



## CONTACTLESS PAYMENTS

Google wallet and Apple Pay are easy ways to pay while out and about. By having your IECU debit and credit cards stored in either of these apps, you don't have to pull out your card, insert it or touch the key pad. With IECU's contactless payment option, you can have greater piece of mind in keeping you and loved ones healthy and safe.

Loading your card is easy, just follow the directions in your mobile wallet or if you need assistance, give us a call or stop in, we'd be glad to help.

## FREE ATM's

IECU offers a number of locations throughout Springfield where using the ATM is of no charge to you.

Of course, our machine here at 3101 Montvale is a great one to use as it dispenses both \$10 and \$20 bills and accepts checks and cash deposits.

You can also use free of charge all of Heartland Credit Union's and CEFCU's ATM's as well as Illinois State Police Credit Union's ATM on Engineering Ave.



## TEXT MESSAGING

We've been working hard to add a new way to communicate with our members. You can now opt in to allowing us to send you a text message.

Next time you are in the branch, just let us now and we'll help you sign up for text messaging, allowing us to update you on the progress of your loan application and other important information.



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# IE SEE YOU!

Have you spotted IECU's new rolling billboard? We are excited to share with our community that IECU is here to serve the greater Springfield area.

You can help us do that by participating in our upcoming IECU Scavenger Hunt there is a chance to win gift cards or Knights Action Park summer passes!

All you have to do is find IECU's new ride out and about, snap a photo and share it on social media. Click [here](#) to view the pinned post on our Facebook page for full details and prizes...SEE you soon!



## SATURDAY'S

In mid-March we closed our lobby, reduced in-office staff and closed on Saturdays in response to the Governors Shelter in Place Order.

Thankfully we have opened the lobby and no longer have staff working from home, however, we have not reinstated our Saturday morning hours. Our hope is to do that very soon so look for a coming announcement in the next few weeks.

## WORK WITH US!

If you like banking with us, you just might LOVE working with us. We have 2 open positions, a part-time teller opening and a full-time Member Experience Specialist.

To apply, review the job descriptions and for more information head to our website:

<https://www.iecumember.org/careers>



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