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January 17th, 2023

***** SPECIAL DIVIDEND PAYABLE ON 2/28/2023 *****

Greetings from the Galesburg Burlington Credit Union. We hope that you and your family had a wonderful holiday season. The credit union staff, and board of directors want to thank you for your loyal membership.

You should have received your December 31st member statement by now.

As appreciation for your loyalty, our board of directors increased the share savings annual percentage yield (APY) to 0.85%. This dividend was paid on 12/31/2022.

The credit union takes great pride in paying an above average share savings APY and is even more excited to announce a special share savings dividend.

The board approved a 1.10% APY dividend for all share savings account balances.

This special dividend will be paid on 2/28/2023 for the period of 1/01/2023 through 02/28/2023. The remainder of the first quarter dividend (3/1/2023 through 3/31/2023) will be discussed at the March board meeting and will be paid on 3/31/2023.

This is a fantastic rate. If you are looking to earn extra interest on your hard-earned money, this is a great opportunity.

Do you have savings at another financial institution? Bring those funds here to take advantage of this special rate.

GBCU Share Savings Account Benefits:

- Simple access to funds
- Zero-time commitment on your money unlike certificate of deposits
- Penalty free withdrawals
- Well above average savings dividend APY
- Federally insured by the NCUA

Additionally, any of your immediate family members can join our credit union making them eligible for these great savings account rates. I encourage them to contact our office to inquire about membership.

Thanks again for your membership!

Regards,

Brad Gummerson
President

**All rates are subject to change and are approved at the board meeting prior to the close of each quarter*