

Spring Services Drawing

Our Spring Services Drawing is one way EPFCU rewards our loyal members who use so many of our products and services. For each service you currently use, write your name and phone number on the corresponding ticket. Bring your newsletter into EPFCU and enter your tickets into our drawing. The more products and services you use, the more entries you receive!

- ❁ Last day to enter is **April 29, 2023**
- ❁ Fifteen names will be drawn and each winner will be **\$20 richer!**
- ❁ Each member may only win one prize

Each ticket entered into the drawing must be completed or it will be considered void. Tickets will only be provided in your newsletter, so be sure to save or print this portion for your chance to win!

VISA Debit Card Name _____ Phone _____	Zogo Financial Literacy App Name _____ Phone _____	Checking Account Name _____ Phone _____
Mobile App Name _____ Phone _____	Auto Loan Name _____ Phone _____	Remote Deposit Capture Name _____ Phone _____
Mortgage Name _____ Phone _____	Online Bill Pay Name _____ Phone _____	Home Equity Line of Credit Name _____ Phone _____
VISA Credit Card Name _____ Phone _____	E-Statements Name _____ Phone _____	Text Alerts Name _____ Phone _____

If you have any questions about any of our services or would like to get started with a new service, stop in or give us a call!



EDUCATION PERSONNEL FEDERAL CREDIT UNION
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 Phone: 217-446-0777 Speedyline: 888-303-0777 www.educationpersonnelcfcu.com



The REPORT CARD

Spring 2023

Join the Fight The spring loan promotion is here. For the 12th consecutive year, we are giving our members the opportunity to help others in our community while helping themselves to great loan rates.

This year, we again plan to give all donations to the local OSF Bobette Steely Hegeler Cancer Care Center right here in Danville. Last year we were able to donate \$2000!

Through June 30, 2023, EPFCU will offer a savings of one percent (1% APR*) on any qualified new loan when you make a one-time donation of \$20 to be given to the Cancer Care Center. Don't miss out on this opportunity to get a great deal and help support local patients.

take action
in the fight
AGAINST CANCER

You Could Save
1% APR*
on Your Next Loan

by donating \$20 to the
Bobette Steely Hegeler
Cancer Care Center.

*Usual credit-worthy guidelines apply. Offer only applies to new loans. Discount not available on real estate or credit card loans. Offer valid April 1 - June 30, 2023.

Another Way to Serve In January, we put the call out for volunteers to serve on our Supervisory Committee, and you answered. A credit union is a financial cooperative, and only works when its members are willing to participate in its operation...so THANK YOU!

Next, we plan to re-implement our Building Rep program. Though we never officially discontinued it, we put it on "pause" during the pandemic. Building Reps are the credit union's voice within each school by distributing information and fliers to supplement our on-site visits.

If you were previously a Building Rep, or are interested in becoming one in the fall, please let us know by emailing hgarrett@epfcu.com.

The Report Card

(as of February 28, 2023)

Assets.....\$72,200,484
Members..... 4,127

Board of Directors

Mike Metzen President
Ray Wittmann Vice President
Phillip Smith Treasurer
Richard Cheney Secretary
Bill Cooper..... Director
John Eakle Director
Dale Fathauer..... Director

Supervisory Committee

Ray WittmannChair
Janet Redenbaugh..... Member
Kelly Robertson-Bromwell..... Member

Staff

Carrie Aguirre
Katie Brumett
Cathy Childers
Kelsey Grimm
Frank Hoskins
Laikin Maddox
Jeanne Askren
Tarryn Bush
Hope Garrett
Danielle Hoskins
Zoë Lindsey
Carol Marx

Anjel Rosner

Loan Rates

(effective January 1, 2023)

Vehicles.....As low as 3.25% APR*
One-Year Signature 7.5% APR*
Two-Year Signature..... 13.5% APR*
Prime Share Secured 2.5% APR*
Visa Credit Card..... 9.9% APR*
Overdraft Loan 13.5% APR*
Mortgage (10-20 Years)..... 5.5% APR*
Mortgage (30 Years) 7.0% APR*
Home Equity (Variable) Call for current APR*

*APR=Annual Percentage Rate. Lowest available rate reflects all available discounts. Actual rate dependent upon member eligibility, creditworthiness and other factors. Rates are subject to change without notice.

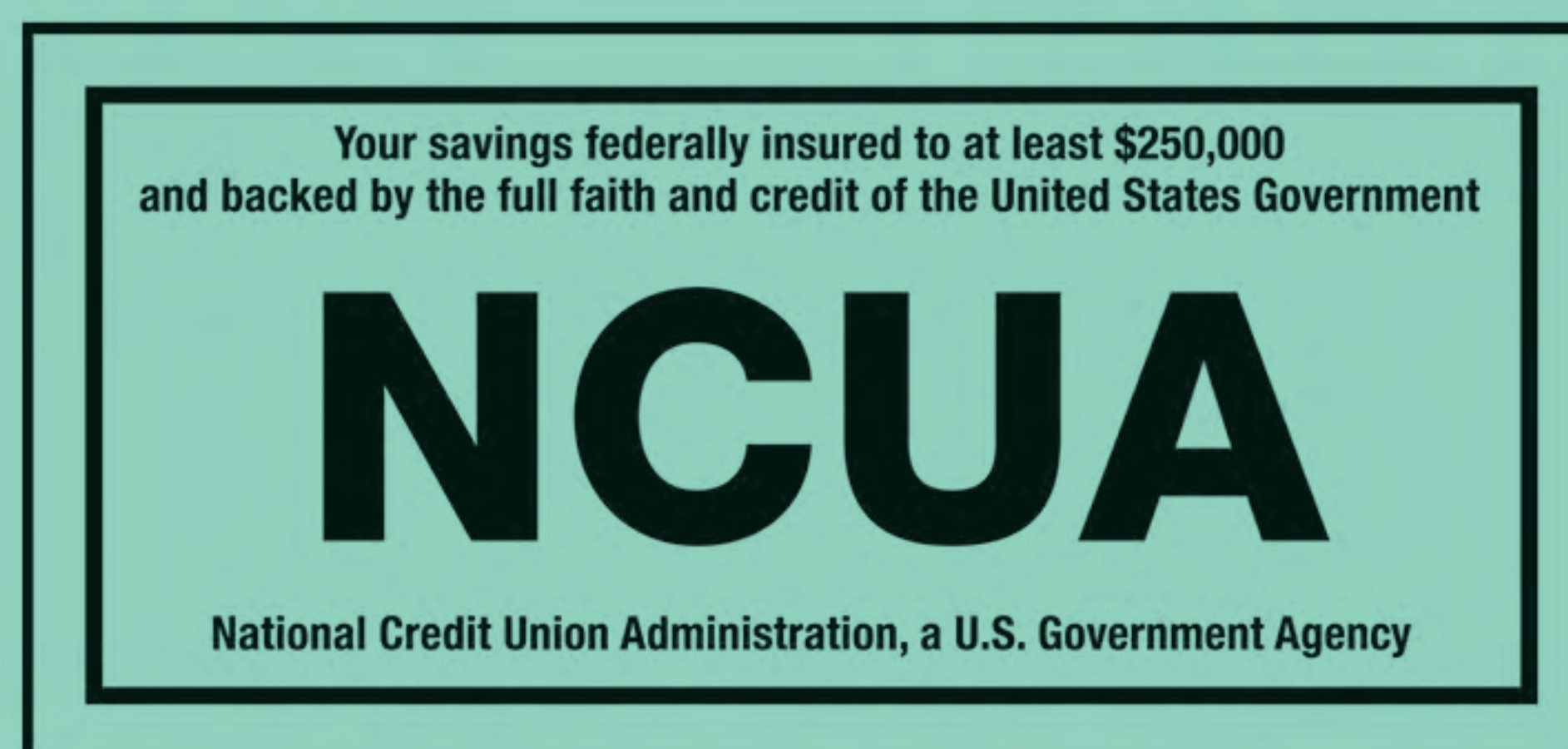


A new mortgage of \$50,000 for 20 years at 5.50% APR will have a monthly payment of \$342.

Interest Paid on Shares

(as of December 31, 2022)

Prime Share.....0.25% APY 0.25% APR
Holiday.....0.25% APY 0.25% APR
Market 50.....0.50% APY 0.50% APR
Market 60.....0.60% APY 0.60% APR
IRA0.90% APY 0.90% APR
Coverdell ESA0.90% APY 0.90% APR



Need A New Car?

Vehicle loans are undoubtedly our most popular loan product, accounting for over 50% of our total loan dollars! Still, there are a number of questions that we get asked repeatedly, so we thought we would take this opportunity to answer some Frequently Asked Questions.

Why are your loan rates often lower than other lenders?

Credit unions are not-for-profit financial institutions. That means we have different goals than our for-profit counterparts. Our mission is to “build up” our community and affordable loan rates is just one way we do that.



How is my interest rate determined?

At EPFCU, an auto loan rate is determined based on three factors: borrower credit score, the age of the vehicle, and the term of the loan. The lowest rate would be given to a borrower with a high credit score who is financing a newer vehicle for a shorter term.

If I'm storing the car, can I drop my insurance coverage to liability only?

Unfortunately, no. Our loan agreements specify that the insurance coverage on any vehicle must be sufficient to pay off the loan, regardless of how the vehicle is being used.

Do you finance motorcycles? Classic cars? Boats? Trailers? RVs?

In short, YES! If it has a VIN, we can probably finance it. Every scenario for these types of vehicles is different, but we are always happy to look at the details and see if we can help.

If you have a question that we didn't answer here, don't hesitate to give us a call. We would be happy to help you with your next auto loan purchase!

Reach your financial goals this year with our low balance transfer rate

3.99% APR FOR 13 MONTHS

When you transfer an existing balance to our credit union credit card between February 1, 2023 and May 1, 2023.

Ask us about this special rate offer today!

Balance transfers completed 2/1/2023 through 5/1/2023 will receive 3.99% APR* for 13 months from date of transfer. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. * APR=Annual Percentage Rate



Sign Up for Our Email List to Receive the Latest News and Specials!

