



# The Report Card



DECEMBER  
2023



## LET US MAKE THE HOLIDAYS EASIER!

'Tis the season for holiday shopping, cooking, and stressing out!  
Don't forget all the ways that EPFCU can make the holidays a little bit easier for you!

- ❖ Take advantage of our Skip-A-Pay program for your consumer loans. For just \$20 per loan, you can skip one entire monthly payment (one month of payroll deductions) giving you extra cash for spending.
- ❖ Apply for a one-year holiday loan at a low rate of 7.5% (or even lower with our Harvest Savings promotion - see p2). You'll have an entire year to pay it back, just in time for the next holiday season!
- ❖ Skip the payment on your EPFCU Visa credit card with NO fee and NO negative credit report. This deal will automatically be applied to all EPFCU credit cards that are in "good standing" during the December statement cycle (due 12/22/23).
- ❖ Not sure what to buy for the loved one who has everything?  
Purchase one of our festive holiday gift cards and let them do the shopping!

SKIP

SKIP SKIP

### REMINDERS



EPFCU will be closed:

#### CHRISTMAS

December 25, 2023  
Closed

#### NEW YEAR'S DAY

January 1, 2024  
Closed

Also, don't forget that AD&D premiums will be debited mid-January, so make sure you have funds available in your savings account!

Enjoy the **Best Gifts** of the Season

Join in special holiday moments and share a gift at the top of everyone's list with **CUMONEY Visa Gift Cards**.

Share a gift card instantly or select a delivery date with our virtual option.

**CUMONEY** Visa® Gift Cards (Virtual or Plastic)

- Streamline your holiday shopping with these instantly available cards
- Enjoy Peace of mind with a safer alternative to cash
- Conveniently track balances and purchases online

Ask Us About VIRTUAL or PLASTIC CUMONEY Prepaid Gift Cards Today!



EDUCATION PERSONNEL FEDERAL CREDIT UNION

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# HAVE YOU TRIED TEXT BANKING?

At a recent conference, we were reminded that our members who use online banking also have access to TEXT banking. To use the service, text one of the following commands to **888-341-2902**.

<b>MENU</b>	<b>Get a list of all possible commands.</b>
<b>BAL</b>	<b>Get a list of all balances.</b>
<b>ACCT</b>	<b>Get a list of member account suffixes.</b>
<b>HIST</b>	<b>Get transaction history for a suffix.</b>
<b>TRAN</b>	<b>Transfer money between accounts.</b>
<b>CARDS</b>	<b>Get a list of codes for each credit card.</b>
<b>PAYCC</b>	<b>Make a credit card payment.</b>
<b>LOAN</b>	<b>Get a link to the loan application.</b>
<b>WEB</b>	<b>Get a link to the EPFCU website.</b>
<b>PHONE</b>	<b>Get the main EPFCU phone number.</b>
<b>HOURS</b>	<b>Get a list of operating hours of all offices.</b>
<b>OPTOUT</b>	<b>Unsubscribe from Text Banking.</b>

Some of the commands require additional information. However, if you just send the code listed above, the system will text you a response of what needs to be added. Give it a try and let us know what you think!

## UNDER CONSTRUCTION...AGAIN!

We are excited to announce that we will soon be under construction...AGAIN...this time at the lobby facility. In order to continue to bring you the best member service and the most modern products, we have found ourselves in need of additional staff, as well as office space for those staff!

Therefore, we are embarking on a remodeling project of our second-floor space, which to date, has been used mainly for storage. Soon we will have four new offices for management and back office staff, as well as an improved employee breakroom area to keep your favorite staff rested and rejuvenated during their work days.

We anticipate most of the project will take place over the winter months, so please excuse the mess and noise during this exciting time!



# HARVEST SAVINGS

PROMOTION  
ENDS  
DECEMBER 31,  
2023

EPFCU IS OFFERING 1% OFF OUR CURRENT RATES ON A NEW LOAN IN EXCHANGE FOR A \$20 DONATION TO OUR FOOD DRIVE FUND.



EDUCATION  
PERSONNEL  
FEDERAL CREDIT UNION

Usual Credit-worthy guidelines apply. Offer only applies to new loans. Discount not available on real estate or credit card loans. Offer valid October 1 - December 31, 2023.