



Over the summer we are rebuilding our Building Rep program.

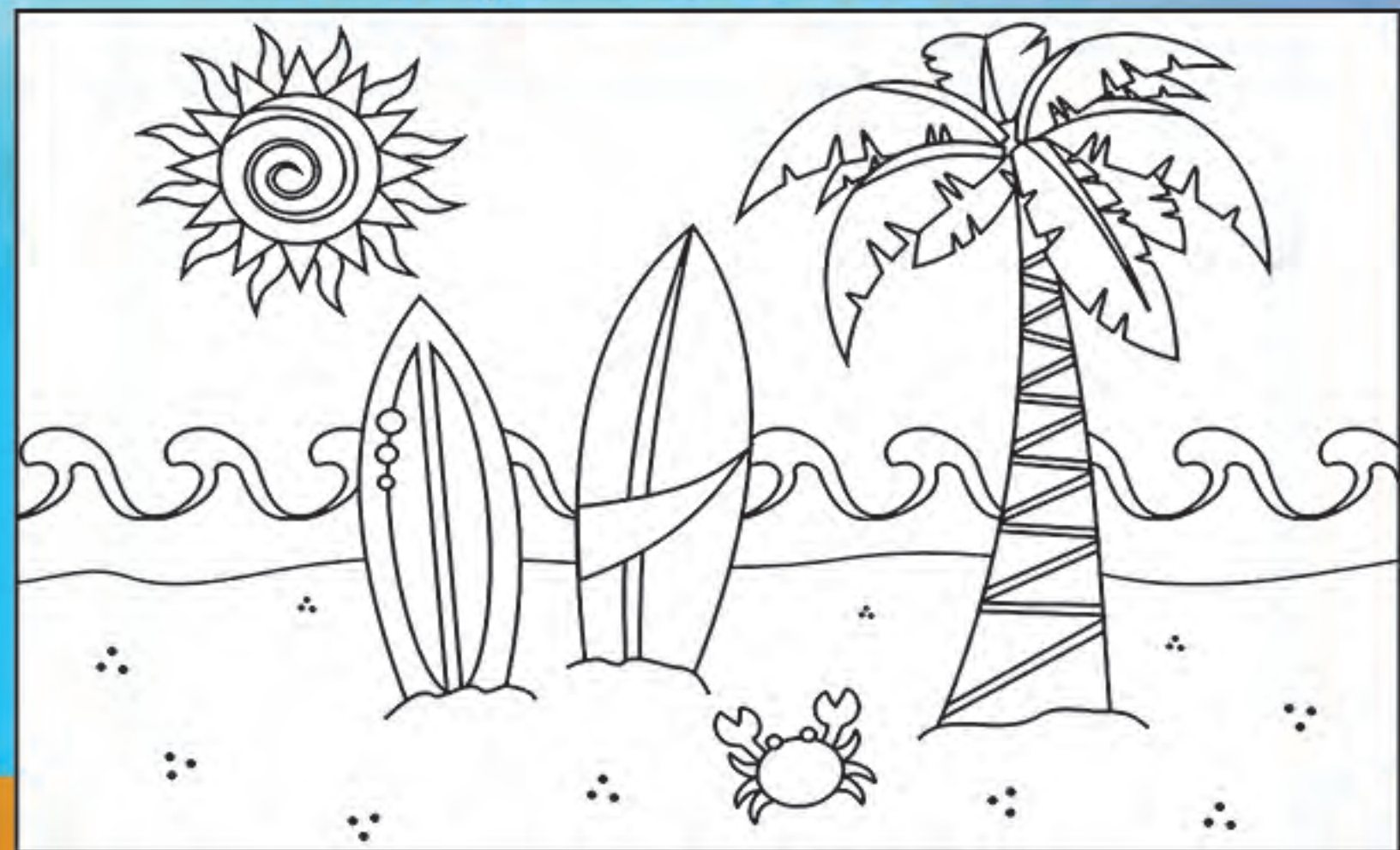
Building Reps are the credit union's voice within each school by distributing information and fliers to supplement our on-site visits. Though we never officially discontinued the program, we put it on "pause" during the pandemic.

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.

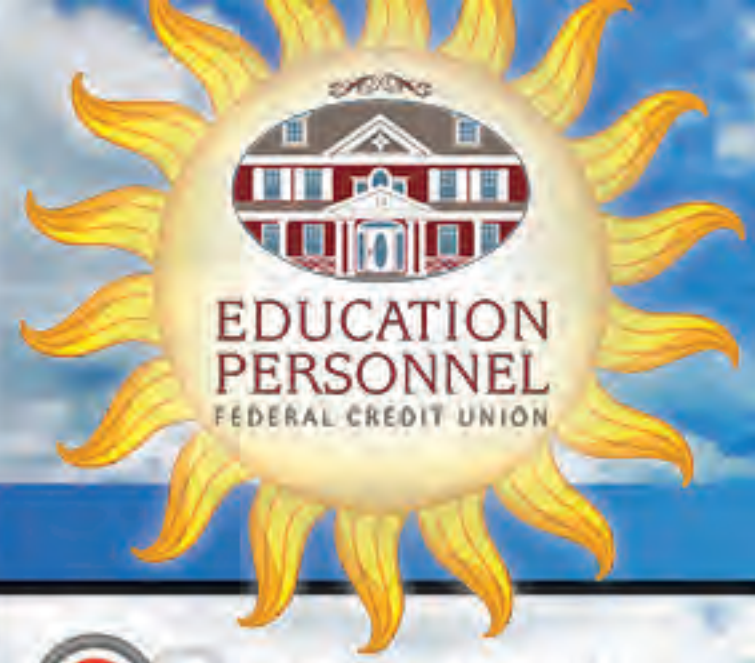
The staff of EPFCU is looking into the feasibility of bringing back our annual picnic this summer. Keep watching our newsletters and Facebook page for more information!



Kids' Corner



1102 North Walnut • 101 West Main Street (Drive-up) • Danville, IL 61832
Phone: 217-446-0777 Speedyline: 888-303-0777 www.educationpersonnelcfcu.com



The Report Card

SUMMER 2023



Travel with Peace of Mind

Are you planning to travel this summer? Will you be using your EPFCU debit or credit card? What happens if your wallet gets lost or stolen? How will you enjoy the rest of your well-earned vacation? We have an emergency plan for you!

EPFCU offers prepaid Travel Money cards, designed specifically with the traveler in mind! For a \$5 activation fee, cards can be started with any amount from \$100 to \$5000. You can use them to fund all of your travel costs (so you don't put your regular debit or credit cards at risk) or as a backup source of money in case you lose your purse or wallet, or you experience fraud while away from home.

Not only are these a convenient source of peace of mind, but they are cost effective because they are RELOADABLE. This means you can put more money on the card for your next trip rather than buying a new one!

Not going anywhere this summer? Travel Money cards are also great to use for internet purchases. Never again will you have to give out the card numbers attached to your checking account. And when you run out of money, you can reload the card (with as little as \$10) for a fee of \$2 and use it all over again!

And as with ALL plastic cards issued by EPFCU, Travel Money cards carry the Visa logo, and all the convenience and protection that comes with it. For more information on Travel Money cards, or to purchase one, stop by EITHER of our branches at 1102 N Walnut and 101 W Main.

Let Your SUMMER Times Roll

CUMONEY® Visa® reloadable prepaid cards make reloading funds simple so you can shop online or in-person as you live every summer day to the fullest.

- Compatible with mobile wallets including Apple Pay, Google Pay, Samsung
- Manage your virtual or plastic CUMONEY Card with the mobile app
- Click, scan, reload, access to funds

Ask Us About VIRTUAL or PLASTIC CUMONEY Prepaid Cards Today!



The Report Card (as of 5/31/2023)

Assets.....\$70,884,028
Members..... 4,135

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
Mark Richter Member
Janet Redenbaugh Member
Kelly Robertson-Bromwell Member
Mark Wright..... Member

Staff

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

Loan Rates (effective 1/1/2023)

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 3/31/2022)

Prime Share.....0.30% APY 0.30% APR
Holiday.....0.30% APY 0.30% APR
Market 50.....0.60% APY 0.60% APR
Market 60.....0.70% APY 0.70% APR
IRA1.00% APY 1.00% APR
Coverdell ESA1.00% APY 1.00% APR

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

SUMMER SAVINGS

Our summer credit card Balance Transfer Promotion began June 1, 2023, and runs through August 31, 2023.

Don't have an EPFCU Visa? Apply for one today at one of our offices or online at www.educationpersonnelfcu.com.

BLAZE A TRAIL

Blaze a trail to financial freedom with our low balance transfer rate

Ask us about this special rate offer today!

Debit Card Tutorial

Summer is a time for travel and adventures near and far! We want to make sure you have no troubles using your debit card, so we put together the following list of reminders and tips.

- Remember that the spending limit for debit cards is \$2000 per day, and \$1000 per transaction. Some limits we can change, but we cannot increase the \$2000 daily limit as it is linked to our insurance coverage. Fortunately, the limit is per CARD, not per ACCOUNT, meaning each card on the account can be used up to the limit.
- Have trouble remembering your PIN? DON'T write it down and carry it with you! Instead, choose a number that means something to you (perhaps a parent's or sibling's birthdate) but that cannot be found in your wallet or purse. That way you won't forget it, but the bad guys won't easily figure it out either!
- When traveling outside your zip code, try to use your PIN every 2-3 days. This sends a message to the fraud monitoring service that you are in possession of your card and lowers your running fraud score, making it less likely that your card will be blocked.
- If traveling outside of the US, remember that your debit card will only work for IN PERSON transactions. If you need to make an ONLINE or TELEPHONE purchase while out of country, you will need to use a credit card or other form of payment. In other words, always make sure to carry multiple forms of payment!



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