



**EDUCATION
PERSONNEL**
FEDERAL CREDIT UNION

THE REPORT CARD

MARCH 2023

IS THIS YOUR YEAR?

Every year, the Board of Directors of EPFCU selects up to twelve (12) lucky students to receive \$500 in scholarship funds to be used to further their educations.

Applications are available online at <https://educationpersonnelfcu.com/newsinfo> under the Applications heading, or can be picked up at either of our branch locations. Completed applications, along with supporting documentation, are due back to the credit union no later than April 1, 2023. Late or incomplete applications will not be considered!

Applicants must be members of the credit union, or the children of current members, and planning to pursue post-secondary education (any level) in the fall of 2023. Winners will be notified by April 30, 2023. If you have any questions, please send them to hgarrett@epfcu.com.




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**SHICK-HEBERMEHL
SCHOLARSHIPS**

NOW OPEN!

APPLICATIONS DUE BY APRIL 1, 2023

DON'T FORGET!

As tax refunds start to roll in, we thought it might be prudent to remind our members of our daily cash withdrawal and debit card transaction limits.

Cash withdrawals from a teller are limited to \$2,000 per day, per person. This limit exists to ensure that we maintain enough cash on hand to serve all of our members on a given day. As a small institution, we do not maintain enough cash on hand to fulfill multiple large withdrawals in a short time period. Remember that you can always get a cashier's check instead of cash for any amount in your account.

Debit card limits are set at \$500 in cash per day, and \$2,000 in purchases per day. Additionally, online or phone purchases are limited to \$1,000 per day as these are more often involved on fraud. Some of these limits can be changed on a case-by-case basis, so if you are planning to make a large purchase, check with us first to make sure your debit card limits are set appropriately!



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AFRAID YOU MIGHT SPEND TOO MUCH?

Spring Break is just around the corner, and with the high price of...well...EVERYTHING, it would be very easy to overspend.

But don't worry! EPFCU has you covered!

Until May 1, 2023, transfer part or all of your balance from another higher-interest credit card to your EPFCU Visa credit card, and pay only 3.99% APR* for 13 months. All major credit cards (Visa, Mastercard, Discover, etc.) and "store cards" are eligible.

Don't have an EPFCU Visa credit card? Just fill out an application online, through the mobile app, or on paper at either of our facilities. Need to transfer more than is available on your credit line? Then now is the perfect time to apply for a credit line increase.

Call EPFCU today to take advantage of this opportunity!

Balance transfers completed 2/1/2023 through 5/1/2023 will receive 3.99% APR* for 13 months from the 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.

TRAVEL TIPS

Don't forget that EPFCU has a couple of solutions to help you protect your money as you travel during the coming months.

Give yourself the gift of peace of mind by purchasing one of our Visa Travel Money Cards. Load money onto it before you leave and lock it in your hotel room while you're out and about. Then, if your wallet gets stolen or your card is skimmed, you have a backup plan for getting home!

Also, use our mobile app to restrict your debit cards while they are not in use. Within the app menu, navigate to Cards → Freeze Card and then click on the Active button for the card you want to freeze to toggle it to Frozen. Ready to use the card again? Simply return to the same screen and click the Frozen button to change it back to Active!

how to keep
your **money safe**
while traveling

COLOR ME!

