



EDUCATION  
PERSONNEL  
FEDERAL CREDIT UNION

# The Report Card

November 2023

## WORRY FREE HOLIDAY SHOPPING

'Tis the season to start holiday shopping! Did you plan ahead, or are you in a bit of a panic? Never fear, your favorite credit union is here!

November is the perfect time to take advantage of our one-year signature loan product. Get the money you need now to make gift-giving and Black Friday shopping worry free. Then take 12 months to pay it off...just in time for the 2024 holiday season!

And the best part? You can combine this great loan product with our current loan promotion (see p2) to get a great 6.5% APR\*. Apply online now at [www.educationpersonnelcu.com](http://www.educationpersonnelcu.com) or come to the office to fill out a paper application. We look forward to making your holiday dreams come true!



*\*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, 2023-December 31, 2023.*

## REDESIGN YOUR FINANCIAL Future

Get inspired to build your dreams 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 October 1, 2023 and November 30, 2023.

Ask us about this special rate offer today!

Balance transfers completed 10/1/2023 through 11/30/2023 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

## THE GIVING FENCE

In the spirit of "People Helping People," EPFCU is bringing The Giving Fence back to Danville. Located on the west edge of the drive-thru facility (101 W Main), the Giving Fence is a place where you can drop off gently used coats, hats and gloves to be taken anonymously by those in our community who could use a little extra help this winter.

Any questions? Have multiple coats to donate? Give us a call at 217-446-0777.



# HARVEST SAVINGS

PROMOTION  
ENDS  
DECEMBER 31,  
2023



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

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Discount not available on real estate or credit card loans. Offer valid October 1 - December 31, 2023.

## REMINDERS

EPFCU will be closed for  
**VETERANS' DAY**  
Saturday, November 11, 2023

EPFCU will be closed for  
**THANKSGIVING**  
Thursday, November 23, 2023  
and  
Friday, November 24, 2023

## Reap the Savings

Our fall loan promotion is in full swing and available through December 31, 2023.

Make a one-time \$20 donation to the local Salvation Army Food Pantry, and receive a discount of one percent (1%) on any new-to-EPFCU loan\*.

Been thinking about moving your car loan from another lender to EPFCU? Need a signature loan to get started on your holiday shopping (see p1)? Now is the perfect time to save yourself some money AND help out a great community organization at the same time!

Fill out an application today at [www.educationpersonnelfcu.com](http://www.educationpersonnelfcu.com) or at either of our branches.

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