

INTERNATIONAL CREDIT UNION DAY

In celebration of International Credit Union Day on Thursday, October 19, 2023, we invite all the children and grandchildren of the credit union to show us their best coloring skills!

Official coloring pages may be picked up at either of our branches or printed from our Facebook post. Completed entries should be turned in to one of our branch locations no later than 5pm on October 19. Winners will be selected the following week.

KIDS' CORNER

Autumn

WORD SEARCH

E	A	X	W	A	L	R	S	T	S	T	
T	K	W	Q	U	E	E	F	G	C	N	Y
F	B	O	O	T	S	F	A	E	I	D	L
H	A	E	A	R	C	I	L	S	K	A	I
M	F	E	O	E	A	P	L	S	C	S	E
A	W	H	H	E	P	U	M	P	K	I	N
S	I	H	K	A	R	B	E	T	P	R	D
E	A	A	N	E	Y	N	M	R	O	A	C
O	R	J	X	K	V	S	N	C	G	R	Q
H	L	E	A	F	S	C	A	R	F	I	O

- | | | |
|-------|---------|-------|
| SCARF | APPLE | BOOTS |
| TREE | FALL | RAKE |
| ACORN | PUMPKIN | PIE |
| HAY | SWEATER | LEAF |

HALLOWEEN MAZE

Find your way through the maze to reach the pumpkin in the center



EDUCATION PERSONNEL FEDERAL CREDIT UNION

The Report Card

FALL 2023

Harvest Savings

Each year starting in October, EPFCU runs a loan promotion for our consumer loans in conjunction with a local food pantry. In prior years we have been able to restock popular items, buy a cooler for perishable items, and purchase a commercial scale for distribution of bulk foods.

This year, from October 1, 2023 through December 31, 2023, EPFCU will offer a savings of one percent (1%) on a new loan when you make a donation of \$20 to our food drive fund. All funds raised will be donated to the local Salvation Army Food Pantry.

Take advantage of this great discount to get that car you've had your eye on, or get a jump on holiday shopping. Fill out an application today at www.educationpersonnelcfcu.com or at either of our branches.

Don't Forget!

Monday, October 9, 2023

Columbus Day

Thursday, October 19, 2023

International Credit Union Day

Saturday, October 21, 2023

SHRED DAY

Saturday, November 11, 2023

Veterans' Day

Thursday & Friday,
November 23-24, 2023

Thanksgiving



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.



EDUCATION PERSONNEL FEDERAL CREDIT UNION
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The Report Card

(as of 8/31/2023)

Assets.....\$71,040,996
Members.....4,155

Board of Directors

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

Supervisory Committee

Ray Wittmann..... Chair
Mark Richter Member
Kelly Robertson-Bromwell..... Member
Mark Wright..... Member

Staff

Carrie Aguirre
Tarryn Bush
Heather Decker
Kelsey Grimm
Zoë Lindsey
Carol Marx
Katie Brumett
Cathy Childers
Hope Garrett
Frank Hoskins
Laikin Maddox
Phebe McElwee

Anjel Rosner



Sign Up for Our Email
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News and Specials!

Loan Rates

(effective 1/1/2023)

VehiclesAs 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 6/30/2023)

Prime Share0.30% 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

Beneficiaries are a Real Benefit!

Beneficiaries (also called PODs) are one of the best ways to designate who you want to receive the funds in your account upon your death. They can also help those who are settling your affairs to avoid the probate process for those funds, giving more timely access to your money in order to handle final expenses.

Many people do not realize that the powers granted to a Power of Attorney end upon the death of the principal (the person granting those powers and for whom those powers are to be executed). This means that while the individual named as Power of Attorney can access your account to pay bills and expenses while you are living, s/he loses access once you pass away. At that point, if there is no joint owner on the account, the funds in it get frozen until the appropriate person claims them on behalf of your estate. On the other hand, a beneficiary can claim the funds as soon as s/he can present the death certificate and his/her picture ID.

The good news is that designating one or more beneficiaries for your account is **VERY EASY** at EPFCU! Simply stop by either of our branch locations and ask to fill out a new signature card in order to designate your beneficiaries. If you are not able to get to us, we can mail the form as well.

DESIGNATE YOUR BENEFICIARY

Take a few minutes one day soon to review your beneficiary designations and update them as necessary. Your loved ones will be grateful!

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