

Spring Services Drawing

Our Spring Services Drawing is one way EPFCU rewards our loyal members who use so many of our products and services. For each service you currently use, write your name and phone number on the corresponding ticket. Bring your newsletter into EPFCU and enter your tickets into our drawing. The more products and services you use, the more entries you receive!

- ❁ Last day to enter is **April 26, 2024**
- ❁ Fifteen names will be drawn and each winner will be **\$20 richer!**
- ❁ Each member may only win one prize

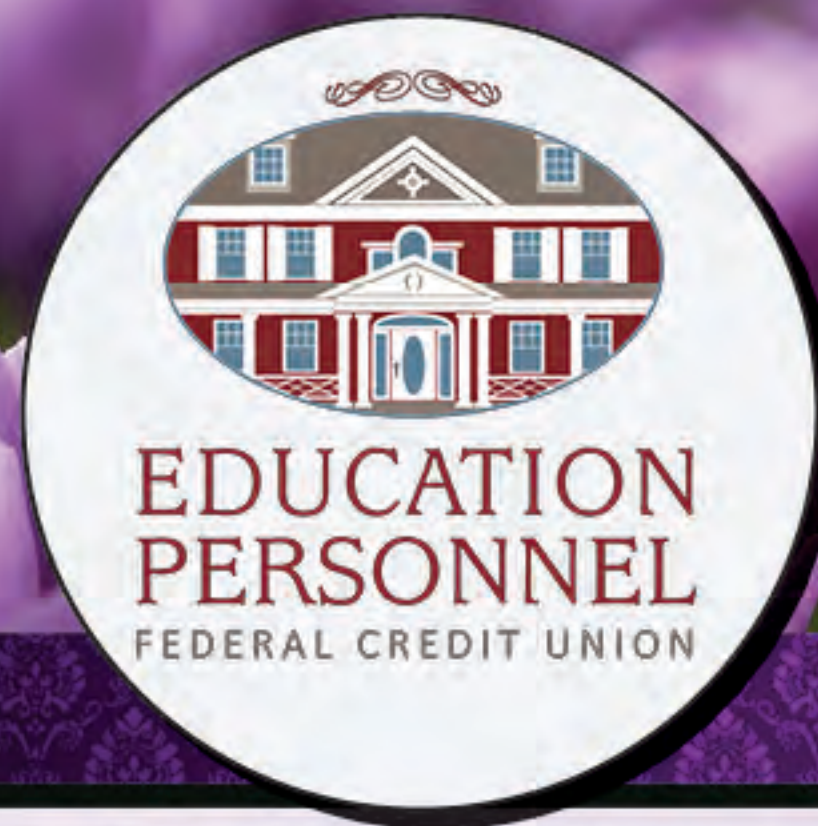
Each ticket entered into the drawing must be completed or it will be considered void. Tickets will only be provided in your newsletter, so be sure to save or print this portion for your chance to win!

VISA Debit Card	Zogo Financial Literacy App	Checking Account
Name _____	Name _____	Name _____
Phone _____	Phone _____	Phone _____
Mobile App	Auto Loan	Remote Deposit Capture
Name _____	Name _____	Name _____
Phone _____	Phone _____	Phone _____
Mortgage	Online Bill Pay	Home Equity Line of Credit
Name _____	Name _____	Name _____
Phone _____	Phone _____	Phone _____
VISA Credit Card	E-Statements	Text Alerts
Name _____	Name _____	Name _____
Phone _____	Phone _____	Phone _____

If you have any questions about any of our services or would like to get started with a new service, stop in or give us a call!



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



The REPORT CARD



Spring 2024

#HelpUsFightCancer

You Could Save 1% APR* on Your Next Loan

by donating \$20 to be given to the Bobette Steely Hegeler Cancer Care Center.

*Usual credit-worthy guidelines apply. Offer only applies to new loans. Discount not available on real estate or credit card loans. Offer valid April 1 - June 30, 2024.

Celebrate More Birthdays!

The spring loan promotion is here. For the 13th consecutive year, we are giving our members the opportunity to help others in our community while helping themselves to great loan rates. This year, we are again raising funds for the local OSF Bobette Steely Hegeler Cancer Care Center right here in Danville.

Through June 30, 2024, EPFCU will offer a savings of one percent (1%) on any qualified* new loan when you make a one-time donation of \$20 to be donated to the Cancer Care Center. Don't miss out on this opportunity to get a great deal and help support local patients.

*Usual creditworthy guidelines apply. Offer applies only to new loans. Not available for real estate or credit card loans.

Make More POSSIBLE

Imagine the possibilities with our low balance transfer rate!

3.99% APR FOR 9 MONTHS

When you transfer an existing balance to our credit union credit card between February 15, 2024 and May 15, 2024

[Ask us about this special rate offer today!](#)



The Progress Report

Assets..... \$68,815,910
Members.....4,173

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
Kelly Bromwell Member
Robert Isaac Member
Mark Richter Member
Mark Wright Member

Staff

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

Loan Rates

(effective January 1, 2024)

Vehicles.....As low as 4.5% APR*
One-Year Signature.....As low as 7.5% APR*
Two-Year Signature.....As low as 11.5% APR*
Prime Share Secured 3.5% APR*
Visa Credit Card.....9.9% APR*
Overdraft Loan 13.5% APR*
Mortgage (10-20 Years).....6.5% APR*
Mortgage (30 Years) 8.0% 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.*

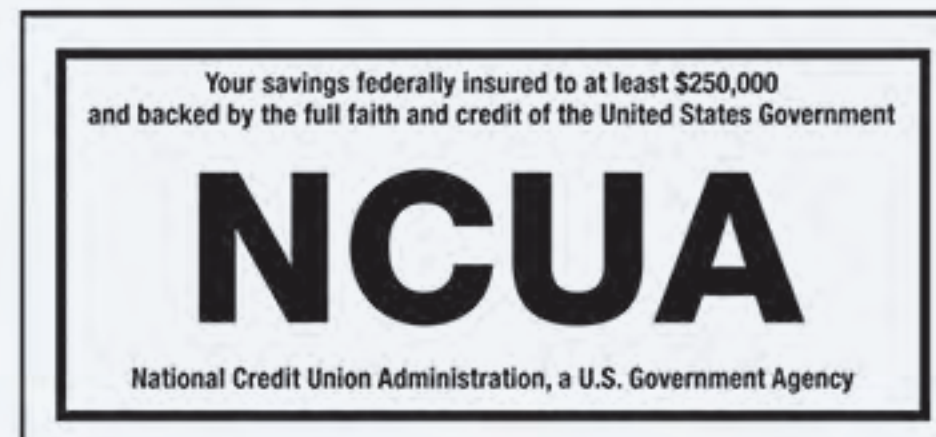


A new mortgage of \$100,000 for 20 years at 6.50% APR will have a monthly payment of \$742.

Interest Paid on Shares

(as of December 31, 2023)

Prime Share.....0.45% APY 0.45% APR
Holiday0.45% APY 0.45% APR
Market 50.....0.75% APY 0.75% APR
Market 60.....0.85% APY 0.85% APR
IRA1.15% APY 1.15% APR
Coverdell ESA1.15% APY 1.15% APR



New Places & Faces

By the time our members receive this newsletter, the second-floor remodel of our lobby should be complete or very near so. Knowing our members would like to see this investment in our credit union first hand, we plan to host an "open-house" style event to allow our members to tour the new space. Watch our social media and branch postings for more information!

The remodel was necessitated by the growth and strategic re-alignment of our staff. Not only are we growing by two full-time employees, but we have also created some new positions to help our staff focus their efforts in serving you better.

- Chief Operations Officer (COO) - Carrie Aguirre was promoted to this position in January of this year. As our COO, Carrie will be moving into what used to be the CEO's office, and will oversee and lead all of our "front-facing" functions, specifically tellers, lending personnel, and our newly created Member Service Rep position.*
- Chief Financial Officer (CFO) - Katie Brumett was promoted to this role, also in January of this year. As our CFO, Katie will move to a new office upstairs (along with her staff and the CEO) and will be responsible for all things financial, as well as leading our "back office" operations including accounting and loss prevention (fraud and collections).*

Additionally, Zoë Lindsey has accepted the position of Member Service Rep, Anjel Rosner is our new Accounting Specialist, and we will be filling vacancies for a loan officer and two tellers from external candidates.

With all of these changes, we plan to devote some social media and newsletter time to introducing our members to each of the roles in our credit union and the respective responsibilities of each position. That way, when our members have a question, they will know who to turn to first!

We are all very excited for the direction our credit union is moving in and we hope our members feel the same once we all get settled. Changes sometimes make people nervous, but we are certain that these are going to help us serve you even better and more consistently than before. As always, if you have any questions, don't hesitate to ask!

Sign Up for Our Email
List to Receive the Latest
News and Specials!

