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!

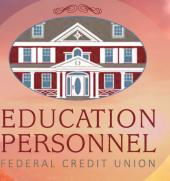
- Last day to enter is <u>April 25, 2025</u>
- Fifteen names will be drawn and each winner will be \$20 richer!
- Each member may only win one prize

Each ticket entered into the drawing must be complete 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	Stash Your Cash	GAP
Name	Name	Name
Phone	Phone	Phone
Route 66 Extended Warranty	Auto Loan	Remote Deposit Capture
Name	Name	Name
Phone	Phone	Phone
Mortgage Name Phone	Online Bill Pay Name Phone	Home Equity Line of Credit Name Phone
VISA Credit Card	E-Statements	Mobile App
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 OARD Spring 2025



The spring loan promotion is here! For the 14th 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, 2025, 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.

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Danville, IL 61832

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Katie Brumett Heather Decker Hope Garrett Frank Hoskins Zoe Lindsey Carol Marx Phebe McElwee Kyle Phillips

Anjel Rosner

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



The Report Card Loan Rates (effective 2/28/2025)

*APR= Annual Percentage Rate. Lowest available rate eflects 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 12/31/2024) Prime Share......0.45% APY 0.45% APR Holiday.....0.45% APY 0.45% APR Market 50.....0.75% APY 0.75% APR Market 60.....0.85% APY 0.85% APR IRA.....115% APY 1.15% APR Coverdell ESA....15% APY 1.15% APR

LENDER

We do Business in Accordance with the Federal Fair Housing Law and the Equal Housing Opportunity Act.



OH DEER!

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Often when we think about a vehicle total loss, it is a car collision that comes to mind. Certainly this is the majority of vehicle total loss causes. But, there are a variety of other causes including (unfortunately for the animal) hitting a deer! Between 2023 and 2024 State Farm estimates that nearly 1.8 million auto insurance claims filed were the result of these types of collisions. Secondary and rural roads are particularly common locations for this to occur. There are many types of risks that exist out there for a total vehicle loss to occur. Contact a loan officer today to find out how Frost GAP can have you covered!

STASH YOUR CASH



Stash Your Cash with every EPFCU Debit Card transaction. Every time you swipe your Debit Card, it will round the transaction up to the nearest dollar and put it in a savings account for you! Come see us to sign up for this New Product!

🧞 Employee Spotlight

A NEW MARKEN BUILDING

Introducing this month's spotlight: Zoe Lindsey! Zoe began her journey with us as a teller in March of 2021 and has since made impressive strides in her career, getting promoted to member service representative just last year. While balancing her responsibilities at work, she is also a full-time student, demonstrating her commitment to personal and professional growth. Outside of her career and studies, Zoe enjoys spending quality time with her family and her beloved dog, Anna.