

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!

- o Last day to enter is April 25, 2025
- o Fifteen names will be drawn and each winner will be \$20 richer!
- o 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 Name _____ Phone _____	Stash Your Cash Name _____ Phone _____	GAP Name _____ Phone _____
Route 66 Extended Warranty Name _____ Phone _____	Auto Loan Name _____ Phone _____	Remote Deposit Capture Name _____ Phone _____
Mortgage Name _____ Phone _____	Online Bill Pay Name _____ Phone _____	Home Equity Line of Credit Name _____ Phone _____
VISA Credit Card Name _____ Phone _____	E-Statements Name _____ Phone _____	Mobile App Name _____ 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 2025



Help Us Fight Cancer

You Could Save 1% APR*
 on Your Next Loan



By Donating \$20 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, 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.*



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

As of February 2025

Assets..... \$72,082,264
Members..... 4,193

Board of Directors

Mike Metzen President
Ray Wittmann..... Vice President
Phillip Smith..... Treasurer
Janet Redenbaugh..... Secretary
John Eakle..... Director
Dale Fathauer..... Director
Richard Cheney 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 Heather Decker
Kyle Franklin Hope Garrett
Kelsey Grimm Frank Hoskins
Lindsay Keller Zoe Lindsey
Laikin Maddox Carol Marx
Leah McCarter Phebe McElwee
Haley Pickett Kyle Phillips
Anjel Rosner

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



Loan Rates (effective 2/28/2025)

Vehicles..... As low as 4.5% APR*
One-Year Sig.....As low as 7.5% APR*
Two-Year Sig.....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 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..... 1.15% APY 1.15% APR
Coverdell ESA..... 1.15% APY 1.15% APR



OH DEER!

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



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.