



## Unlock Peace of Mind with GAP



We're committed to helping you protect your financial well-being. That's why we love being able to offer GAP (Guaranteed Asset Protection) coverage for your vehicle loans. If your vehicle is totaled or stolen, your insurance settlement might not fully cover the remaining balance on your loan. This leaves you responsible for paying the difference. GAP coverage steps in to pay that difference, saving you from unexpected financial burdens during a stressful time. And soon, we will be adding an Auto Deductible Reimbursement (ADR) benefit for minor accidents as well! Don't let an unforeseen accident catch you off guard. Protect yourself and your finances with our affordable GAP coverage. If you're interested or have any questions, contact a loan officer today!



## Bill Payment Update



In an effort to bring you the best services available, we have decided to leave the Mastercard RPPS Bill Payment program and upgrade to iPay Solutions. We are confident that iPay will have superior options and service levels, based on the high recommendations we have received from other credit unions who use our same data processing platform. The transition to iPay will occur on or just before 4/28/2026, and will require that you set up your payments in the new system, so please watch your email for instructions on how to enroll!

## Keep Your Vehicle on the Road with Route 66 Warranty

Protect your vehicle and keep it on the road with Route 66 Warranty, a comprehensive coverage plan designed to prevent unexpected mechanical expenses wherever you travel across the United States. With no deductibles on covered parts or labor, plans include rental car allowances and 24/7 emergency roadside assistance-covering towing, flat tire assistance, battery jump starting, lock-out service, and minor adjustments. Offering 3 different service agreements, Route 66 ensures you find the perfect fit for your driving needs. Contact one of our friendly loan officers today to learn more and secure your peace of mind on every mile!



# THE REPORT CARD SPRING 2026



## Help Us Fight Cancer

You Could Save **1% APR\***

on Your Next Loan



Donate \$20 to Our Fund to Support the  
Bobette Steely Hegeler Cancer Care Center

\*Usual credit-worthy guidelines apply. APR: Annual Percentage Rate. Offer only applies to new loans. Discount not available on real estate or credit card loans. Offer valid April 1 - June 30, 2026

The spring loan promotion is here! For the 15th 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, 2026, 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 credit-worthy guidelines apply. APR=Annual Percentage Rate. Offer applies only to new loans. Discount not available on real estate or credit card loans.*

*Offer valid April 1- June 30, 2026*



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](http://www.educationpersonnelfcu.com)



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# The Report Card

As of February 2026

Assets..... \$75,022,198

Members..... 4,231

## Board of Directors

Ray Wittmann ..... President  
Janet Redenbaugh..... Vice President  
Phillip Smith..... Treasurer  
Mark Richter..... Secretary  
Kelly Bromwell..... Director  
Samual Sanders..... Director  
Cheryl Schroeder..... Director

## Supervisory Committee

Kammie Richter..... Member  
David Sanders..... Member  
Mark Wright..... Member

## Loan Rates

(effective 1/1/2026)

Vehicles..... As low as 3.89% APR\*  
One-Year Sig..... As low as 6.89% APR\*  
Two-Year Sig..... As low as 10.89% APR\*  
Prime Share Secured..... 2.89% APR\*  
Visa Credit Card..... 9.9% APR\*  
Overdraft Loan..... 14.89% APR\*  
Mortgage (10-20 Years)..... 4.89% APR\*  
Mortgage (30 Years)..... 6.89% APR\*  
Home Equity (Variable) Call for current APR\*

## 2026 Annual Member



### Picnic

Saturday, June 27<sup>th</sup>

Tickets on sale in May! Watch Facebook for Updates

## Closed

Monday, May 25- Memorial Day



Friday, June 19- Juneteenth



Saturday, July 4- Independence Day



*\*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 4.89% APR will have a monthly payment of \$652*



## Changes in Debt Protection



We want to inform you about some important changes concerning our debt protection. We were notified recently that our current credit life and disability debt protection plans will be discontinued. Please note, this change is beyond our control but we are committed to helping you understand your options.

If you currently have this coverage, please sign and mail back the provided form as instructed. If they do not receive your response, your existing loan protection **will be cancelled**, and coverage will no longer be in effect.

We have partnered with TruStage to offer a new debt protection plan. Be aware, that the new plan only offers one price for life coverage rather than two options for single vs joint protection. However, there will now be protection available for involuntary unemployment, in addition to life and disability!



Your family means everything to you. In the event of unforeseen circumstances, financial worries can add to emotional stress. Debt protection helps by potentially canceling or reducing your loan balance or payments in cases such as: involuntary unemployment, disability, or death.



Watch for your letter and review the new coverage options carefully. If you have any questions or need assistance, please contact us! Thank you for trusting us with your financial safety.