

AUGUST
2024



EDUCATION
PERSONNEL
FEDERAL CREDIT UNION

THE
REPORT
CARD

ANNUAL CHECK-UP

Just like we need periodic medical check-ups to ensure our physical health, we need to regularly check in on our accounts to confirm we are still in good financial health. Here are some suggestions to help you stay “financially fit”!

• **DIRECT DEPOSIT** – If you already have direct deposit set up, do you need to make any changes? Now is the perfect time to get a special savings account set up to save for next summer’s vacation! If you don’t have direct deposit, consider calling your HR department to get this started.

• **BENEFICIARIES** – Do you know who would settle your financial affairs if something tragic were to happen? More importantly, do WE know? Check your account set-up and make sure you have at least one beneficiary designated for each of your accounts. This one simple step will make things infinitely easier for your loved ones when you pass.

• **MOBILE APP** – We all know things are about to get a whole lot busier! Make your life a little bit easier by downloading our FREE mobile app. Not only can you check your balances and move money between accounts, but you can also utilize remote deposit capture (deposit a check by taking a picture of it).

• **TEXT ALERTS** – No time to log in and check your balances every day? No problem! You can use online banking or the mobile app to set up daily texts of your balances. You can also use text alerts to combat fraud by alerting you whenever large transactions hit your account!

Have you completed
your Annual
Financial
Checkup?

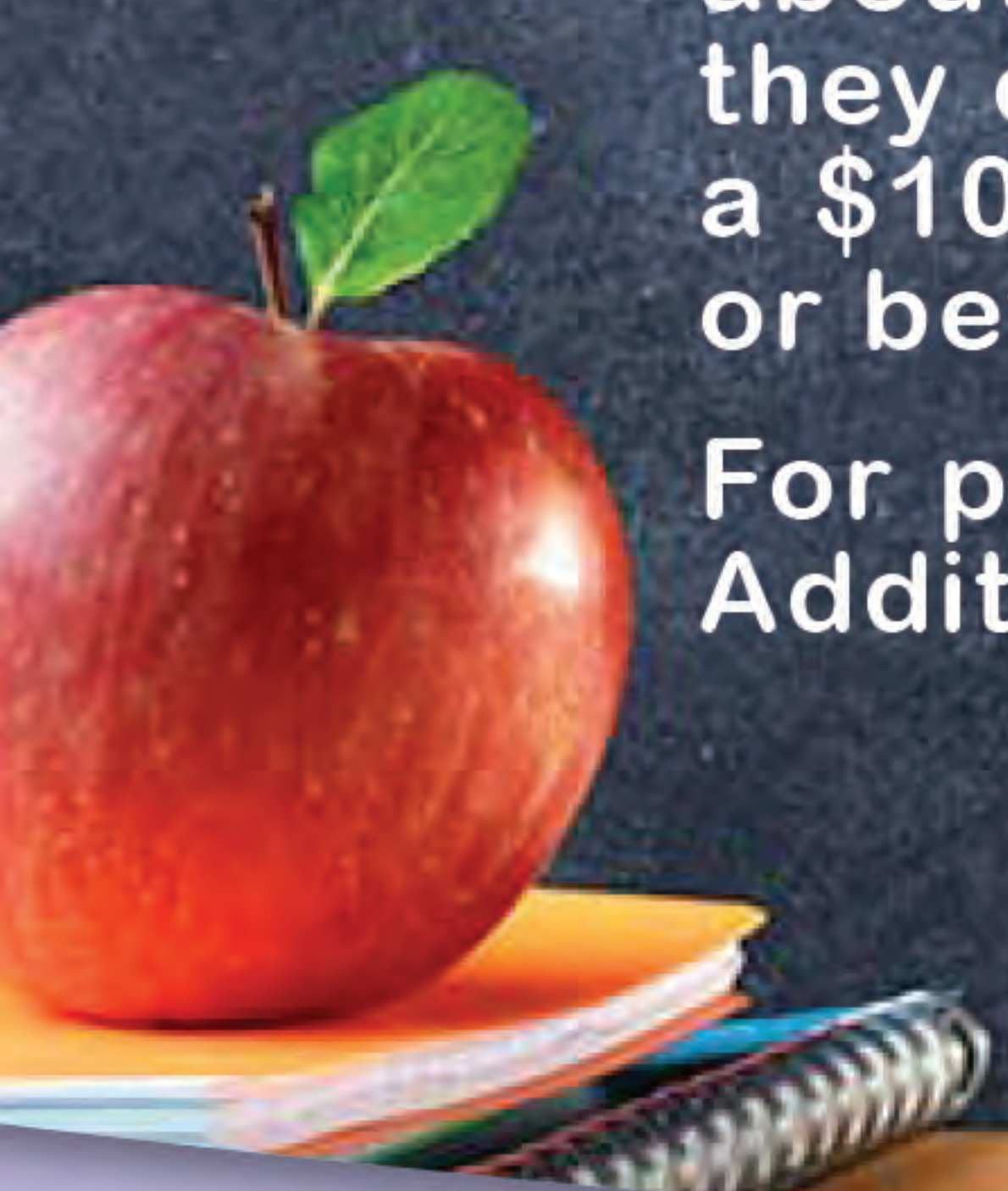


BACK TO SCHOOL BONUS

Love your credit union? Share that love with a co-worker or family member who is not yet a member, and GET PAID!

During the month of September, EPFCU will be offering a member bonus for each new member that you refer. Simply sign the back of the enclosed card and give it to a potential new member, telling them everything you love about EPFCU. If they qualify for membership and present the card when they open their account during the month of September, you will receive a \$10 referral bonus (deposited to your prime share savings account on or before October 4, 2024).

For promotional terms and conditions, see the back of the referral card. Additional cards available at either EPFCU location.



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STAFF SPOTLIGHT

If you haven't been to our drive-thru facility lately, you might not have met our newest teller: *Kyle Phillips*.

Kyle comes to us from a local optometry store where he perfected his customer service skills. As a teller for EPFCU, he will be your first point of contact for all of your banking needs. You may also find him out and about helping with school visits and other marketing activities in the fall.

When he is not at the credit union, *Kyle* is also a part-time student. If he has any time left after work and school, he likes to play video games and try to keep his new kitten Remy out of trouble!

Closed

LABOR DAY

Monday, September 2, 2024



HAPPY ***
COLUMBUS
DAY

Monday, October 7, 2024

DON'T FORGET!

Every fall, as required by the State of Illinois, EPFCU evaluates its dormant member accounts for "unclaimed property" status, and remits those balances to the State Treasurer's Office. Accounts fall into this category if there has been no member-initiated activity (dividends and credit union fees do not count) in over three years. To keep your account active, simply make at least one deposit, withdrawal or transfer per year.

KIDS' CORNER

How to:

Save/Give/Spend

When you are given or earn money, it's best to plan what you will do with it.

As a guide, you should **FIRST** put **20%** into your **savings** account at EPFCU.

Next, you should **give** a share of it to an organization or non-profit you feel passionate about. Giving can be rewarding and helps your community. Some ideas are: an animal shelter, your place of worship, or a social service organization. This should be around **5-10%** of your money.

Then, you can **spend the rest!**

Use the budget tool to the right to plan how you would divvy up \$20.



If You Receive \$20, How Should You Use It?

Save

\$ _____

What are you saving for?

Give

\$ _____

Who or what cause will you give to?

Spend

\$ _____

What will it spend your money on?