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EDUCATION  
PERSONNEL  
FEDERAL CREDIT UNION

## The Report Card

December 2024



**CUMONEY**  
Visa® Gift Cards  
(Virtual & Plastic)

Ask Us About eGift or Plastic  
CUMONEY Prepaid Gift Cards  
Today!

### IMPORTANT DATES

**CLOSING EARLY**  
for Christmas Eve  
Tuesday (1:00pm)  
*December 24, 2024*

**CLOSED**  
for Christmas  
Wednesday  
*December 25, 2024*

**CLOSING EARLY**  
for New Year's Eve  
Tuesday (1:00pm)  
*December 31, 2024*

**CLOSED**  
For New Year's Day  
Wednesday  
*January 1, 2025*

**CLOSED**  
for Martin Luther  
King, Jr. Day  
Monday  
*January 20, 2025*

### TEXT ALERTS

Did you know that EPFCU offers a FREE text alert service available through online banking? Use automated texts to stay on top of your account balance, monitor for fraud, or help you remember to make a loan payment!

To set up your alerts, log into online banking, click on the Self Service tab and then select Mobile Alerts. Once there, you will see a list of your currently active alerts, if any. To add an alert, click on the Add Alert button and complete the required fields.

Don't see the alert option you are looking for? Give us a call and we'll try to figure it out! For example, to get a daily balance texted each morning, set up a Low Balance alert to be sent each day your balance is below \$100,000 (which for most of us is every day).

Need help getting started, call or stop by the lobby facility!

### STAFF SPOTLIGHT

This month we'd like to introduce you to perhaps the QUIETEST person on our staff: *Heather Decker*. Heather joined us as a teller in the summer of 2023, and has since advanced to Teller II, overseeing our office supplies as well as the new QC review process for loans.

When she's not at work, Heather operates a booth at Antiques & More at Staley Road (a Champaign antiques store), attends concerts, and hangs out with her pets: two cats, one dog and two frogs!



# LAST CHANCE TO SAVE! (WELL...LAST CHANCE THIS YEAR)

Don't forget that December is the last month to take advantage of our Fall 2024 loan promotion. Need a holiday loan to finish up (or start!) your shopping? Looking to buy a car for your favorite person? Submit your application today at either branch facility or online at [www.educationpersonnelcu.com](http://www.educationpersonnelcu.com).

Hello  
AUTUMN



Every year EPFCU offers its members at least two opportunities to save on their loan interest rates while helping support others in the community. This year's fall promotion will support the Danville Salvation Army Food Pantry. Take 1% off our current rates on a qualifying new loan in exchange for a \$20 donation to the Food Drive Fund.



Usual Credit-worthy guidelines apply.  
Offer only applies to new loans.  
Discount not available on real estate  
or credit card loans. Offer valid  
October 1 - December 31, 2024.



## SHOW YOUR HOLIDAY SPIRIT!

One of the things that we here at EPFCU love the most about the holiday season is the spirit of giving in our community. From free Thanksgiving dinners to Angel Trees and Toys for Tots, there just seems to be more kindness in the air.

One way in which we at EPFCU show our spirit of giving is by supporting THE GIVING FENCE located on the western edge of our drive-thru facility at 101 W. Main St. Here, we facilitate the donation of coats, hats, scarves and gloves to those in need of a little more warmth during the winter months. Anyone can donate gently used winter-wear items by bringing them to either facility or by simply hanging them anonymously on the fence.

How else do you see your friends, neighbors, co-workers and fellow credit union members showing their holiday spirit? We'd love to hear your stories so we can share them on our facebook page. Simply email stories and/or pictures to EPFCU at [info@epfcu.com](mailto:info@epfcu.com) with the subject line HOLIDAY SPIRIT and we'll share as much joy this season as we can!

PLUS...each member who submits a story will be entered in a drawing to win a KICKOFF THE NEW YEAR gift basket! Winner to be drawn Thursday, January 2nd.

