



EDUCATION  
PERSONNEL  
FEDERAL CREDIT UNION

# The Report Card

## December 2025

### SKIP A PAYS

The holiday season is here, and it's the perfect time to consider a little extra flexibility with your finances. Did you know that for just \$25, you can skip one loan payment within a 12 month period? That's right- whether it's to make room for holiday expenses or simply to ease your cash flow, our Skip A Pay option is available to help.

You have the flexibility to choose which month you'd like to skip your payment. To qualify, your EPFCU loan must be current and have a proven history of on-time payments. Please keep in mind that this option does not apply to mortgages, home equity loans, or VISA credit cards.

The holidays can bring extra costs, and sometimes a little extra cash can make all the difference. Remember this isn't a holiday promotion- just a friendly reminder that Skip A Pay is always available as a helpful tool to manage your finances when you need it. If you're interested or want to learn more, contact us today. We're here to support you and help make your holiday season less stressful!

### Fall into Savings & Giving!

This fall, we're making it easy to save and make a difference. You could save **1% APR\*** on your next loan- simply by donating \$20 to the EPFCU Food Pantry Fund.



\*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 October 1- December 31, 2025

Time is running out-December 31<sup>st</sup> marks the final day to take advantage of our exclusive fall loan promotion. Not only will you benefit from reduced interest rates, but your participation also supports the EPFCU Food Pantry Fund. Don't wait- visit our office or apply online today to secure your loan and support a worthy cause. Remember, the clock is ticking, so act now and make this holiday season brighter for everyone!



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101 West Main Street(Drive-up)

Danville, IL 61832

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## Spring Semester is Right Around the Corner

As the holiday season approaches, don't forget to plan ahead for your Spring semester expenses. EPFCU is here to help you compare private student loans quickly and easily.

Shopping for a private student loan with EPFCU couldn't be easier:



- **Quick and Easy:** Check your rates in as little as 2 minutes with no impact to your credit score.
- **Comprehensive Comparisons:** Know how lenders stack up on rates, terms, and repayment options. 
- **Credit Score Friendly:** Explore your options without impacting your credit score.
- **Flexible Terms:** Find a loan that fits your needs and budget. 

Let EPFCU help you cover tuition, books, and more. Don't wait until it's too late to secure the funds you need. Visit the Student Loans tab on our website for more information.

If you have any questions, please feel free to reach out to our CEO, Hope, at 217-446-0777 or [hgarrett@epfcu.com](mailto:hgarrett@epfcu.com). She has personally used our student loan services for her daughter's fall semester and highly recommends it!

## CLOSED

**Wednesday, December 24<sup>th</sup>**  
**Closing early @1pm**



**Thursday, December 25th**



**Wednesday, December 31st**  
**Closing early @1pm**



**Thursday, January 1st**



## 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!



*The Perfect*  
**HOLIDAY GIFT**  
*gnome-matter*  
*who you are*

Easily find the perfect holiday gift for every one-of-a-kind person on your list with **CUMONEY Visa® Gift Cards**. Select our virtual option to share a gift card instantly or choose your delivery date.



Ask us about virtual and plastic CUMONEY Visa Gift Cards Today!



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