

1099 Reminder

As tax season approaches, we want to remind you that if you earned less than \$10.00 in dividends from EPFCU during the 2024 tax year, you will NOT receive a 1099-INT form from us.

Likewise, if you paid less than \$600.00 on a mortgage (or HELOC) loan at EPFCU during the 2024 tax year, you will NOT be issued a 1098 form.

If you are not sure if you should expect these forms, just give us a call and we can look it up for you.

WE WILL BE CLOSED

MLK JR DAY

MONDAY, JANUARY 20TH



Remember Us ?

Don't forget that accounts with no activity for more than 12 months as of 2/1/2025 will be charged a \$10.00 Dormant Account Fee during the February statement period.

To avoid this fee, make a deposit to or a withdrawal from your account before February 1. Note that we only require one transaction per account number and you do NOT need to do a transaction on each suffix (prime share, checking, etc.)



EDUCATION
PERSONNEL
FEDERAL CREDIT UNION

The Report Card Winter 2025



Happy New Year



Happy New Year from all of us at Education Personnel Federal Credit Union! The start of a new year often comes with New Year's Resolutions. We are here to help with your financial goals.

We offer a wide variety of products and services such as savings accounts, signature and vehicle loans, Visa credit cards, home equity loans, and mortgages. Whether you are looking to save for the future, finance a new vehicle, consolidate your debts, or invest in your dream home, we are ready to assist and guide you every step of the way!

Please come see us or give us a call to discuss what products or services would be best to help you fulfill your financial resolutions this year. We look forward to serving you in 2025 and beyond.



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



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The Report Card

As of November 2024

Assets..... \$69,483,255
 Members..... 4,195

Board of Directors

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

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 News and Specials!



Loan Rates (effective 1/1/2025)



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*

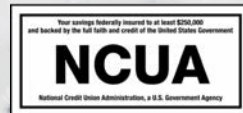
**APR= Annual Percentage Rate. Lowest available rate reflects all available discounts. Actual rate dependent upon member eligibility, creditworthiness and other factors. Rates are subject to change without notice.*

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



Cash Limit Policy



Our cash withdrawal limit is \$2,000 per day for in person transactions. This policy is designed to insure smoother operations and manage the availability of cash. If you require a withdrawal beyond this limit, please contact us in advance to make the necessary arrangements. We appreciate your understanding as we continue to provide secure and efficient services.



Employee Spotlight

This month we are turning the spotlight on Tarryn Bush. She started as a Loan Officer in March of 2021. Tarryn recently got a promotion and will be starting a new position in January as our Marketing Specialist. In her free time, Tarryn enjoys spending time with her family and friends, shopping, and going to concerts.

Winter Word Search

S K I I N G S N O W B O O T
 S F I R E P L A C E I N G E O
 L I E A R M U F F S C N Y T S
 E W S B C O L T R A E S T A C
 D I M L R O W S N O U G H E A
 D N U I A U L O W P S H T O R
 I T F Z E S A D E H A T A O F
 N R B Z B A E R O W P L Y I I
 G C O A T O T L Y D M W L C R
 I T O R H A F R O T A S U I E
 P O T D E C E M B E R I L C L
 L A S N C R O V I N C L O L R
 O A D H J K T C E S H O V E L
 W J A N U A R Y O E S A H S T
 M I T T E N S W E A T E R E L

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|----------|-----------|----------|
| BLIZZARD | FIREPLACE | PLOW |
| BOOTS | FROSTY | SCARF |
| COAT | HAT | SHOVEL |
| COCOA | ICE | SKIING |
| COLD | ICICLES | SLEDDING |
| DECEMBER | JANUARY | SNOW |
| EARMUFFS | MARCH | SWEATER |
| FEBRUARY | MITTENS | WINTER |

CRAYONSANDCRAVINGS.COM

