

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 2025 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 2025 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.

Reminder

Closed

Monday, January 19-
Martin Luther King Jr. Day

Monday, February 16-
Presidents' Day

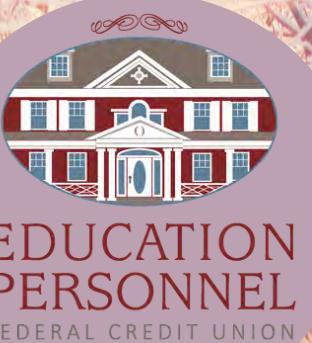
NEWSLETTER SCHEDULE UPDATE

Beginning in 2026, we will be shifting from monthly newsletters to a quarterly schedule. You can expect to hear from us four times a year with all the latest news and updates. We appreciate your understanding and look forward to staying connected in this new format!

IMPORTANT! Remember Us? DON'T FORGET!

Don't forget that accounts with no activity for more than 12 months as of 2/1/2026 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.)



THE REPORT CARD WINTER 2026



As we welcome 2026, we want to take a moment to thank each and every one of you for trusting us with your financial journey. Your confidence in Education Personnel Federal Credit Union inspires us to serve you better everyday.

This new year is a fresh start—full of possibilities, new goals, and exciting opportunities. Whether you're planning to save more, invest wisely, or simply strengthen your financial wellness, we're here to support you every step of the way.

Let's make 2026 a year of growth, prosperity, and success together. From all of us at Education Personnel Federal Credit Union, Happy New Year! Here's to a fantastic year ahead!

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.



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The Report Card

As of November 2025

Assets..... \$72,677,270
Members..... 4,222

Board of Directors

Mike Metzen President
Ray Wittmann Vice President
Phillip Smith Treasurer
Janet Redenbaugh Secretary
John Eakle Director
Richard Cheney Director
Mark Richter Director

Supervisory Committee

Ray Wittmann Chair
Kelly Bromwell Member
Robert Isaac Member
Kammie Richter Member
Mark Wright Member

Staff

Carrie Aguirre	Katie Brumett
Tarryn Bush	Heather Decker
Kyle Franklin	Hope Garrett
Kelsey Grimm	Frank Hoskins
Lindsay Keller	Laikin Maddox
Carol Marx	Phebe McElwee
Haley Pickett	Kyle Phillips
	Anjel Rosner

Sign Up for Our Email
List to Receive the Latest
News and Specials!



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*

*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

Interest Paid on Shares
Including BONUS Dividend!
(as of 12/31/2025)

Prime Share..... 0.55% APY 0.55% APR
Holiday..... 0.55% APY 0.55% APR
Market 50..... 0.85% APY 0.85% APR
Market 60..... 0.95% APY 0.95% APR
IRA..... 1.25% APY 1.25% APR
Coverdell ESA..... 1.25% APY 1.25% APR



Spring Semester is Here

The new year is a time for celebration, not financial stress. Ensure you're ready for the spring semester by securing your student loan options with Education Personnel Federal Credit Union.



Finding the right student loan has never been easier:

1. Fill out a quick form in as little as 2 minutes
2. Instantly see personalized rates from multiple lenders, all in one place
3. Compare and choose your best option

P.S. checking rates with Education Personnel Federal Credit Union is free and has no impact on your credit score! Visit our Student Loans tab on our website- educationpersonnelfcu.com/student-loans

Don't let deadlines catch you off guard. Use Education Personnel Federal Credit Union to help you secure the funds you need while you enjoy the new year.

COMING SOON

We're thrilled to share some fantastic updates that will enhance your experience with us. First, we're preparing to launch two brand new services soon! While we don't have exact dates just yet, stay tuned-be sure to follow our Facebook page for the latest updates and announcements so you won't miss a thing.

In our ongoing effort to serve you better, we've partnered with CU Mortgage Express to expand our mortgage capabilities. Through this partnership, they will handle the underwriting process, which allows us to offer a wider range of options- including FHA, VA, and USDA loans-while keeping your loans on our books.

And there's more! We're excited to introduce Pay by Debit, coming soon. Soon, you'll be able to pay your bills or deposit funds effortlessly over the phone or through online banking using your debit cards. This new feature offers you added convenience and flexibility, empowering you to manage your accounts on your schedule.

Thank you for being a part of the Education Personnel family. We can't wait to bring these new services to you and continue helping you achieve your financial goals! Stay connected by keeping an eye on our Facebook page for all the latest updates!