

Summer Home Improvement Promotion



Summer is the perfect time to tackle those home improvement projects you've been dreaming about! Whether you're updating your kitchen, adding a new deck, or renovating your bathroom, we've got an exciting offer to help you get started.

From now until September 1st, take advantage of our special Home Improvement VISA Credit Card Promotion. All cardholders will receive 0.99%APR* for 6 months on home improvement transactions. After that, the rate will revert to our standard 9.9%APR*.

Why wait? Get those summer projects done now! Apply for a VISA Credit Card with us today, if you don't already have one, and enjoy this fantastic promotion. It's a convenient way to finance your home upgrades with affordable payments.

Apply online or contact one of our friendly loan officers who will be happy to answer any questions you might have.

Don't miss out on this limited time opportunity to enhance your home and enjoy the summer to the fullest. Lets make your home improvement dreams come true!



APR*=Annual Percentage Rate



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



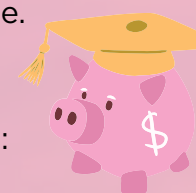
The Report Card Summer 2026

LET US HELP YOU PAY FOR SCHOOL

The school year is right around the corner! Now is the perfect time to plan how to pay for school. With EPFCU, finding the right private student loan is simple and stress-free.



Here's what to expect:



- **Quick and Easy:** Check your rates in as little as 2 minutes with no impact on your credit score.
- **Compare Options:** See competitive terms from multiple lenders, all in one place.
- **Cosigner Advantage:** Adding a cosigner can increase your chances of receiving personalized rates and allow you to access better rates.

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



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The Report Card

As of May 2026

Assets..... \$75,706,558
Members..... 4,262

Board of Directors

Ray Wittmann President
Janet Redenbaugh.....Vice President
Phillip Smith..... Treasurer
Mark Richter..... Secretary
Kelly Bromwell..... Director
Samual Sanders..... Director

Supervisory Committee

Kammie Richter.....Supervisory Chair
Diana Pratt.....Member
David Sanders.....Member
Scot Vogel.....Member
Mark Wright.....Member

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



CLOSED

Monday, September 7th



Monday, October 12th



ITM COMING SOON

Our new ITM (Interactive Teller Machine) will function just like a regular ATM, but with a fantastic upgrade: during business hours, you'll be able to connect LIVE with a friendly teller. This means you can perform many transactions traditionally done in person! The ITM will be conveniently located in Georgetown, right on the school grounds in the parking lot near the buses, close to the football field.

We're aiming to have the building completed by this fall, so stay tuned to our Facebook page for updates!

Unlock Your Home's Value Faster



We are thrilled to share some exciting news that will make accessing your home equity line of credit easier and faster than ever before!

Gone are the days of visiting the office to pick up an application packet. With our new partnership with Coviance, you can now apply for a home equity line of credit entirely online-quickly and conveniently from the comfort of your own home.



Thanks to Coviance's innovative platform, we can now process and fund home equity lines of credit in as little as **ONE WEEK!** This is a significant improvement from our previous processing time of approximately four weeks, allowing you to access your funds faster and more efficiently.

Please visit <https://educationpersonnelfcu.lendconnected.com/home-equity> to put your application in. The user-friendly online form will guide you through the process, and our team will be ready to assist if needed.

We're committed to providing you with the best services possible, and this new partnership is just one of the many ways we're working to serve you better.

Thank you for being a valued member. We look forward to helping you unlock the value of your home more quickly than ever before!

Pay-By-Plastic



We're excited to introduce Pay-By-Plastic, a new feature coming soon that will make managing your finances more convenient than ever. This service allows you to use your debit card from another financial institution to transfer funds directly to us, whether for deposits or loan payments. You'll be able to do this in person at our office, over the phone, or easily through online banking. Transactions will be faster, more secure, and more convenient, helping you stay in control of your finances. We're committed to providing you with innovative solutions to meet your needs!