



**EDUCATION
PERSONNEL**
FEDERAL CREDIT UNION

THE REPORT CARD

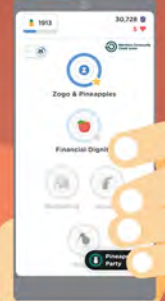


November 2022

FUN WITH FINANCIAL EDUCATION

Financial literacy education is a core value within the credit union industry, and particularly important at EPFCU. One of the biggest challenges we face is making it fun as well as efficient – an idea that we know our educators will understand!

To meet this need for our members, we have embarked on a new partnership with Zogo Finance. Zogo provides a mobile app containing lessons on hundreds of financial topics. Additionally, the Zogo App is structured as a game, through which you earn “pineapples” that can be cashed in for REAL GIFT CARDS!



Waiting for your appointment at the dentist? Take out your phone and earn an Amazon gift card! Sitting in the pick-up line at school? Open the app and earn a gift card to Starbucks!

We are excited to offer this new way to learn and earn to our members. Check out our Facebook page for more information on how to get started.



Financial **STRENGTH** in your corner

1.99% APR
FOR **6**
MONTHS

Credit card accounts opened between October 1, 2022 and November 30, 2022 will receive 1.99% APR on retail purchases and balance transfers for 6 months.

Ask us about this special rate offer today!

Credit card accounts opened between 10/1/2022 through 11/30/2022 will receive 1.99% APR* for 6 months on retail purchases and balance transfers. After the promotional time frame expires, remaining balances will migrate to the standard APR applicable on your account. Contact the credit union for complete details. *APR=Annual Percentage Rate

HOW LOW CAN YOU GO?

Through the end of the month (November 30, 2022), open a new credit card with EPFCU and take advantage of a low APR* of 1.99% for 6 months (from the transaction date) for all retail purchases and balance transfers!

Already have an EPFCU Visa credit card, but still want to take advantage of this fabulous offer? Simply apply for a credit line increase, and your account will qualify as a “new” credit card account for this promotion.

*APR = Annual Percentage Rate



EDUCATION PERSONNEL FEDERAL CREDIT UNION

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WHAT A DEAL!

Our fall loan promotion is in full swing and available through December 31, 2022.

Make a one-time \$20 donation to be given to the local Salvation Army Food Pantry, and receive a discount of one percent (1%) on any new-to-EPFCU loan*.

Been thinking about moving your car loan from another lender to EPFCU? Need a signature loan to get started on your holiday shopping? Now is the perfect time to save yourself some money AND help out a great community organization at the same time!

Fill out an application today at www.educationpersonnel.com or at either of our branches.

*Usual credit-worthy guidelines apply. Offer only applies to new loans.

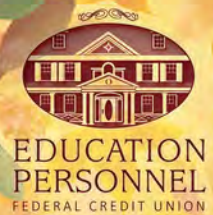
Discount not available on real estate or credit card loans. Offer valid October 1, 2022-December 31, 2022.



Save on your next loan!

Promotion
Ends
December 31,
2022

EPFCU is offering **1% OFF** our current rates on a new loan* in exchange for a \$20 donation to our 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, 2022.

KIDS CORNER

Thanksgiving Word Search



UPCOMING CLOSINGS

VETERANS DAY

Friday
November 11, 2022

THANKSGIVING

Thursday & Friday
November 24 & 25, 2022

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

Feast
Wild Fowl
Pumpkin
Pilgrims
Native Americans
Mayflower
Corn
Thanksgiving
Celebrate
Plymouth Rock
Harvest
Family
Thursday
Ham
Cornucopia
November
Turkey Pardon
Maize
Chief Massasoit
Thankful
Gravy