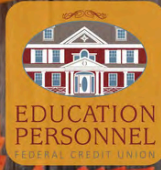




EDUCATION  
PERSONNEL  
FEDERAL CREDIT UNION

# The Report Card

## November 2025



### 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

### HOLIDAY SHOPPING MADE EASY: ASK ABOUT A SIGNATURE LOAN TODAY!

Can you believe it's already time for holiday shopping? This year has flown by, and the season of giving is just around the corner. Are you feeling prepared, or are you scrambling to get everything done? No matter where you stand, we're here to help make your holiday season stress-free.

November is the perfect time to take advantage of our one-year signature loan. Whether you're planning thoughtful gifts for loved ones or tackling those big holiday expenses, getting your loan now means you'll have the funds you need without the last-minute panic. Apply before Black Friday and be ready to snag all those incredible deals!

With our one-year signature loan, you get 12 months to pay it off or you can pay it off early without any penalties. Plus, this season, you can combine your loan with our fall promotion (above) and enjoy 1%APR\* off your interest rate. It's the smart, affordable way to make your holiday shopping truly worry-free.

Applying is quick and easy-do it online or visit us at either of our offices today. Let us help you make this holiday season the best one yet!

\*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](http://www.educationpersonnelfcu.com)





# THE GIVING FENCE



As the winter chill settles over our community, there's a special place where kindness and compassion come together-The Giving Fence. Originally started by the Danville Area Chapter of Credit Unions, this heartfelt initiative has been continued and maintained by EPFCU to help keep our community warm during the cold months.

The Giving Fence is conveniently located on the west side of our drive-thru property at 101 W Main Street. All you need to do is drop off gently used cold weather outerwear such as coats, hats, gloves, and scarves at any time. These items are then taken anonymously by those in our community who could use a little extra help to stay warm this winter.

Whether you're clearing out your closet or looking to lend a helping hand, The Giving Fence is a powerful reminder that small acts of kindness can make a big difference. Your donations will go directly to individuals in need, offering comfort and dignity during the coldest months of the year.

Join us in spreading warmth and community spirit. Drop off your gently used winter gear at The Giving Fence and help us make this winter a little warmer for everyone.

## CLOSED

Tuesday, November 11<sup>th</sup>



Thursday, November 27<sup>th</sup>  
&  
Friday, November 28<sup>th</sup>



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



Thursday, December 25<sup>th</sup>



Wednesday, December 31<sup>st</sup>  
Closing early @ 1pm



Thursday, January 1<sup>st</sup>







## TURN A NEW LEAF in Your Financial Story

Triumph over high-interest debt with the power of our special balance transfer rate.

Balance transfers completed 10.1.25-12.1.25 will receive 3.99% APR for 15 months. 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

**3.99%<sup>APR</sup>**  
**FOR 15**  
**MONTHS**

Both new and existing credit card accounts will receive 3.99% for 15 months when you transfer an existing balance to our credit union credit card between October 1, 2025 and December 1, 2025.

**Ask us about this special rate offer today!**



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