

dates to Remember

COLUMBUS DAY - CLOSED

Monday, October 14

INTERNATIONAL CU DAY

Thursday, October 17

SHRED DAY

Saturday, October 19

VETERANS DAY - CLOSED

Monday, November 11

Employee Spotlight

This month we are shining the spotlight on Trey Williams, one of our amazing Tellers, and a member favorite! Trey worked for us for a bit back in 2020, then left to pursue other goals. But it didn't take him long to realize how amazing it was to work at EPFCU, so now he's back.

When he is not driving us all crazy at work (he is quite the jokester!), he enjoys playing basketball, cooking and spending time with his family. Sometimes you can even catch him playing piano/organ at his church!



EDUCATION
PERSONNEL
FEDERAL CREDIT UNION

The
**Report
Card**
Fall 2024

Hello AUTUMN



Every year EPFCU offers its members at least two opportunities to save on their loan interest rates while helping support others in the community. This year's fall promotion will support the Danville Salvation Army Food Pantry. Take 1% off our current rates on a qualifying new loan in exchange for a \$20 donation to the Food Drive Fund.



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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, 2024.



Harvest the Savings!

Each year starting in October, EPFCU runs a loan promotion for our consumer loans in conjunction with a local food pantry. In prior years we have been able to restock popular items, buy a cooler for perishable items, and purchase a commercial scale for distribution of bulk foods.

Take advantage of this great discount to get that car you've had your eye on, or get a jump on holiday shopping. Fill out an application today at www.educationpersonnelcfcu.com or at either of our branches.

Beneficiaries are a Real Benefit!

Beneficiaries (also called PODs) are one of the best ways to designate who you want to receive the funds in your account upon your death. They can also help those who are settling your affairs to avoid the probate process for those funds, giving more timely access to your money.

Many people do not realize that the powers granted to a Power of Attorney end upon the death of the principal (the person granting those powers and for whom those powers are to be executed). With his/her picture ID and the death certificate, a beneficiary can claim the funds even before the estate is settled, which can help with paying final expenses.

The good news is that designating one or more beneficiaries for your account is very easy at EPFCU! Simply stop by either of our branch locations and ask to fill out a new signature card in order to designate your beneficiaries. If you are not able to get to us, we can mail the form to you. Additionally, if you have an IRA with us, you will be receiving a mailing soon to help with designating those beneficiaries as well!

Take a few minutes one day soon to review your beneficiary designations and update them as necessary. Your loved ones will be grateful!

Show a Little Kindness

This month we are again participating in CU Kind Day, along with other Illinois credit unions, and we need your help.

CU Kind Day 2024 will be Monday, October 14, 2024. On that day, EPFCU staff will be blessing three local animal shelters with some much-needed supplies. If you would like to help us carry out the credit union philosophy of People Helping People, please check our Facebook page for a link to the CU Kind Day Wishlist. All purchases from this wishlist will be delivered to EPFCU for donation to the shelters on October 14.

SHRED DAY

Saturday
October 19
9am-noon

EPFCU
Drive-Thru
101 W Main St.
Danville



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.educationpersonnelcfcu.com



The Progress Report (as of August 31, 2024)

Assets..... \$68,549,075
Members.....4,216

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 AguirreKatie Brumett
Tarryn Bush Heather Decker
Hope GarrettKelsey Grimm
Frank HoskinsLindsay Keller
Zoë Lindsey Laikin Maddox
Carol Marx Phebe McElwee
Kyle Phillips Anjel Rosner
Trey Williams

Loan Rates (effective January 1, 2024)

VehiclesAs low as 4.5% APR*
One-Year SignatureAs low as 7.5% APR*
Two-Year SignatureAs 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.*

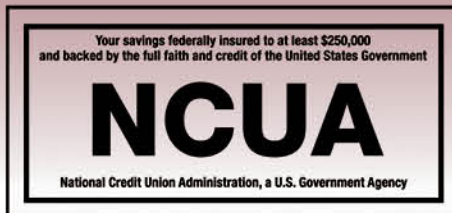


EQUAL HOUSING LENDER
We do Business in Accordance with the
Federal Fair Housing Law and the Equal
Housing Opportunity Act.

*A new mortgage of \$100,000 for 30
years at 6.50% APR will have a monthly payment of \$742.*

Interest Paid on Shares (as of June 30, 2024)

Prime Share.....0.45% APY 0.45% APR
Holiday0.45% APY 0.45% APR
Market 50.....0.75% APY 0.75% APR
Market 60.....0.85% APY 0.85% APR
IRA1.15% APY 1.15% APR
Coverdell ESA1.15% APY 1.15% APR



CHANGE YOUR FINANCIAL GAMEPLAN

Make a fresh play to score your financial goals with our low introductory rate.

**1.99% APR
FOR 6 MONTHS**

On purchases and balance transfers when you open a new credit union credit card between October 1, 2024 and December 7, 2024.

Ask us about this special rate offer today!

New accounts opened between 10/1/2024 through 12/7/2024 will receive 1.99% APR* for 6 months from date of transfer on 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

CREDIT SCORE



Need a Credit Card? Now's the time...

Historically, credit cards have gotten a bad rap! Perhaps this is rightfully so since it is so easy to abuse them. However, credit cards can also be a useful tool for consumers if monitored and used responsibly.

Build your credit score. Credit scores are built by having and using credit, and a credit card can be a great way to build an on-time payment history, which is the factor with the greatest impact on your score. Don't want the temptation of a big credit line? **NO PROBLEM!** EPFCU can issue a credit card with a small credit line (\$100-\$1000), and we will never raise your credit limit without a new application from you!

Rent a car or hotel room. Unfortunately, car rental and hotel companies put their assets at risk with every transaction, so most require a credit card to be on file so they can recoup damages if they occur. Without a credit card, you may not be able to book your travel plans even though you have more than enough money to pay for them.

Get a better interest rate. Already have a card? Think you don't need another? Make sure you check out your interest rate. If you are paying more than 9.9% APR (annual percentage rate), you are paying too much. EPFCU typically offers three balance transfer promotions each year, so keep an eye out for the next opportunity to move those balances to our more affordable card (hint: it is happening now)!

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

