

VISA Credit Card



Did you know that we offer VISA Credit Cards with an incredible 9.9% APR*? Using a credit card is a smart way to build your credit score, which can open doors to better financial opportunities down the line. Plus, most hotels and car rental companies require a credit card to hold your reservations, making it essential to have a reliable card on hand. Right now is the perfect time to take advantage of our limited-time balance transfer promotion-transfer your existing debt to us and enjoy a low 3.99% APR* on balance transfers for 15 months, until December 1st! And don't miss our winter cardholder promotion: from November 28th to December 5th, you can enjoy just 1.99% APR* on purchases during that period. Don't miss out on this opportunity to save money, improve your credit, and get ready for your next trip or big purchase.

*APR=Annual Percentage Rate



TURN A NEW LEAF
in Your Financial Story

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

3.99% APR
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!

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



The Report Card Fall 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 Danville Salvation Army Food Pantry.

*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

Your \$20 donation, combined with our special loan promotion, will directly support the Danville Salvation Army Food Pantry in providing vital assistance to those in need. As a credit union dedicated to community well-being, we believe in empowering organizations that make a difference. By participating, you're helping the Salvation Army Food Pantry to restock essential food supplies, ensuring that families have access to nutritious meals. Your support also helps improve their capacity to store and distribute perishable items with the purchase of new refrigeration equipment and a commercial scale, making their efforts more efficient and effective. If you're interested, visit our website to apply for a loan online, or stop by either of our branches to pick up a paper application. This limited time offer is available October 1st to December 31st, so don't miss the opportunity to make a meaningful impact while securing a special rate. Together, we can help strengthen the community and support those who need it most.



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



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The Report Card

As of August 2025

Assets..... \$72,789,562
Members..... 4,228

Board of Directors

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

Supervisory Committee

Ray Wittmann..... Chair
Kelly Bromwell.....Member
Robert Isaac.....Member
Mark 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	

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Loan Rates (effective 2/28/2025)

Vehicles..... As low as 4.5% APR*
One-Year Sig.....As low as 7.5% APR*
Two-Year Sig.....As 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.*

A new mortgage of \$100,000 for 20 years at 6.50% APR will have a monthly payment of \$742



Interest Paid on Shares (as of 6/30/2025)

Prime Share..... 0.45% APY 0.45% APR
Holiday..... 0.45% APY 0.45% APR
Market 50..... 0.75% APY 0.75% APR
Market 60..... 0.85% APY 0.85% APR
IRA..... 1.15% APY 1.15% APR
Coverdell ESA..... 1.15% APY 1.15% APR



Route 66 Extended Warranty

ARE YOU PREPARED for a mechanical breakdown with your vehicle? Do you have the necessary cash to pay for the rising cost of repairs? If you answered no to either of these questions then a Route 66 Extended Warranty is an intelligent investment to ensure that you are covered if a mechanical breakdown does occur. The price of vehicles is consistently on the rise as well as the costs of repairing them. Did you know that one in three vehicles will experience some type of mechanical failure in a given year? According to ConsumerReports.com, "the average three-year-old car has 55 problems per 100 vehicles".

A Route 66 Extended Warranty not only protects your investment from expensive mechanical breakdowns, but it also comes with a \$0 deductible, 24/7/365 Roadside Service, rental car benefits, 30-day money-back guarantees, nationwide coverage, and is fully transferable. The Route 66 Extended Warranty is the most comprehensive coverage for all makes and models of automobiles so that you will be able to enjoy your new purchase and have "peace of mind" because even the most reliable vehicle can develop a mechanical problem at any time.

With the Route 66 Extended Warranty's Open Enrollment you don't have to purchase your coverage at the time of purchase, you can sign up at any time during the life of the vehicle. Regardless if your vehicle is still under a manufacturer's warranty, Route 66 Extended Warranty has a plan that will fit your vehicle.

DON'T GET STUCK WITHOUT COVERAGE!

Closed

Monday, October 13th



Tuesday, November 11th



Thursday, November 27th

Friday, November 28th



STASH YOUR CASH

Stash Your Cash with every EPFCU Debit Card transaction. Every time you swipe your Debit Card, it will round the transaction up to the nearest dollar and put it in a savings account for you! Come see us to sign up for this New Product!