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



Danville, IL 61832

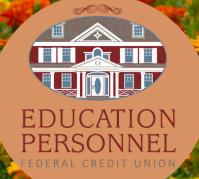


EDUCATION PERSONNEL FEDERAL CREDIT UNION

1102 North Walnut 101 West Main Street(Drive-up)

Phone: 217-446-0777 Speedyline: 888-303-0777

www.educationpersonnelfcu.com



The Report Card Fall 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)

Phone: 217-446-0777 Speedyline: 888-303-0777

 $\underline{www.educationpersonnelfcu.com}$

Danville, IL 61832

The Report Card

As of August 2025

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		

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



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 Secu	ured 3.5% APR*
Visa Credit Card	d9.9% APR*
Overdraft Loan.	13.5% APR*
Mortgage (10-20)	Years)6.5% APR*
Mortgage (30 Yea	ars)8.0% APR*
Home Equity (Variable) Call for current	

*APR= Annual Percentage Rate. Lowest available rate eflects 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	O.45% APY O.45% APR
Holiday	O.45% APY O.45% APR
Market 50	O.75% APY O.75% APR
Market 60	O.85% APY O.85% APR
IRA	1.15% APY 1.15% APR
Coverdell ESA	A 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 IIth

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!