



EDUCATION
PERSONNEL
FEDERAL CREDIT UNION

The Report Card

September 2025

Lock in Your Future with Our Fixed Rate Mortgages!

Are you dreaming of homeownership or looking to refinance your current mortgage? At EPFCU, we're here to help make those dreams a reality with our Fixed Rate Mortgages- offering stability, savings, and peace of mind.

Why choose our Fixed Rate Mortgages?

- **Predictable Monthly Payments:**

Enjoy the comfort of fixed payments that never change, making budgeting easier for you.

- **Finance Up to 80% of Your Home's Value:**

Whether you're buying a new home or refinancing, we can finance up to 80% of your property's worth.

- **No Origination Fee:**

Save on closing costs and start your journey without additional fees.

- **In-House Loans:**

Your loan stays right here with us- we will never sell your mortgage to another lender or servicer, ensuring consistent service and personalized support.

Interested?

Stop by our lobby today to pick up a comprehensive mortgage packet and speak directly with one of our friendly loan officers. We're dedicated to helping you find the best solution tailored to your needs.

Unclaimed Property

Unclaimed Property letters will be mailed out this month to anyone who has not had a transaction on his/her account since before 6/30/2022.



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1102 North Walnut

101 West Main Street(Drive-up)

Danville, IL 61832

Phone: 217-446-0777 Speedyline: 888-303-0777 www.educationpersonnelfcu.com

EMPLOYEE SPOTLIGHT

This month, we're proud to spotlight Hope Garrett. She is an integral part of our credit union family. Hope began her journey with us as a loan officer in 2009, quickly demonstrating her dedication and talent. In 2013, she stepped into the role of CEO, and since then, she has been a driving force behind our success- navigating challenges and celebrating milestones. Outside of her professional life, Hope is a passionate reader and is currently exploring the depths of the Japanese language, embracing new skills and cultures. Recently, she reached a heartfelt milestone- sending her first child off to college. It's a moment of pride and excitement, marking the beginning of a new chapter filled with promise and adventure.

Closed



Our Offices Will Be Closed on
Monday, October 13th

We're Looking for New Board Members

Are you passionate about our mission and ready to make a meaningful impact? We're currently seeking dedicated individuals to join our Board of Directors. As a board member, you'll have the opportunity to help shape the future of our organization, contribute your unique skills and experience, and work alongside a committed group of leaders.

If you're interested, please reach out to our CEO, Hope Garrett, at hgarrett@epfcu.com

Unlock the Value of Your Home with Our Home Equity Line of Credit

Looking for a flexible way to access funds for home improvements, education expenses, or other major needs? At EPFCU, we're pleased to offer a Home Equity Line of Credit (HELOC) designed to provide you with convenient, accessible financing based on the equity in your home.

Why Choose Our HELOC?

- **High Credit Limits:**

Borrow up to 80% of your home's value, giving you ample access to funds.

- **Flexible Terms:**

Variable interest rates with terms up to 15 years-so you can borrow what you need, when you need it.

- **Convenient Access:**

Easily manage your account and draw funds as needed- perfect for ongoing projects or unexpected expenses.

- **Local Service & Trust:**

Our experienced lenders are here to guide you through the process and provide personalized support.

Interested in Learning More?

Stop by our lobby today to pick up a detailed Home Equity Line of Credit packet and speak with a trusted loan officer. We're here to help you make the most of your home's value.



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