

Now Live! Credit Score & More

Staying on top of your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and education.

You can do this ANYTIME and ANYWHERE and for FREE, without impacting your credit score.

Benefits of Credit Score

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!



LET YOUR
CREDIT SCORE
BE YOUR COMPASS
TO ENDLESS
ADVENTURES

It is easy to get started.

You will log into mobile or online banking to use this FREE service and enroll.

Congratulations 2025!

The Scholarship Committee of EPFCU is happy to announce the 2025 Shick-Hebermehl Scholarships winners:

Maddison Appl Ella Miller

Haley Carlton Colton Stahl

Noah Carpenter Thomas Wells

Warmest congratulations from all of us at EPFCU! We wish you nothing but success and the very best on your educational journey.



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 Summer 2025

EPFCU IS HERE TO HELP PAY FOR COLLEGE

Need help paying for college? EPFCU is here to support you in covering those expenses. Our student loan marketplace offers competitive rates, flexible repayment options, and absolutely zero fees. Plus, you'll experience personalized member service for you and your family every step of the way.



Why use EPFCU's marketplace for your private student loan?



- ✓ **Online and user-friendly:** Find and compare personalized student loan rates in just two minutes.
- ✓ **No fees, ever:** Say goodbye to application fees, origination fees, and disbursement fees.
- ✓ **Ultimate flexibility:** Select from four repayment options and enjoy ultra-flexible terms to achieve your ideal monthly payment.

Ready to take the first step toward your college dreams? Don't miss out! Click the link below to access our student loan marketplace and explore the possibilities.

Visit the new Student Loans tab on our website

The Report Card

As of May 2025

Assets..... \$73,659,078
Members..... 4,218

Board of Directors

Mike Metzen President
Ray Wittmann..... Vice President
Phillip Smith..... Treasurer
Janet Redenbaugh..... Secretary
John Eakle..... Director
Dale Fathauer..... 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	Zoe Lindsey
Laikin Maddox	Carol Marx
Phebe McElwee	Haley Pickett
Kyle Phillips	Anjel Rosner

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 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*

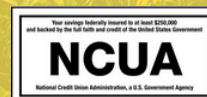
**APR= Annual Percentage Rate. Lowest available rate reflects all available discounts. Actual rate dependent upon member eligibility, creditworthiness and other factors. Rates are subject to change without notice.*

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 3/31/2025)

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



GRILL YOUR DEBT, SIZZLE YOUR SAVINGS

SAVOR THE TASTE OF A BETTER INTEREST RATE WITH OUR LOW BALANCE TRANSFER OFFER.

1.99% APR FOR 6 MONTHS

When you transfer an existing balance to our credit union credit card between June 1, 2025 and September 1, 2025. Ask us about this special rate offer today!

Balance transfers completed 6.1.25-9.1.25 will receive 1.99% APR for 6 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

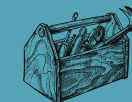
Closed
Friday, July 4th



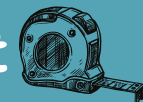
Happy
4th of July

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!



Employee Spotlight



This month, we're excited to shine the spotlight on one of our newest team members-Kyle Franklin. Kyle started here as a teller in January. Outside of work Kyle is very creative. He enjoys woodworking and graphic design. We are excited to see what innovative ideas he brings to our team.