



Rewrite Your Money Story: The Ultimate Financial Plot Twist



Write a New Financial PLOT TWIST

3.99% APR FOR 24 MONTHS

Reclaim Your Main Character Energy With Our Low Balance Transfer Rate.

ASK US ABOUT THIS SPECIAL RATE OFFER TODAY!

Both new and existing credit card accounts will receive 3.99% for 24 months when you transfer an existing balance to our credit union credit card between October 1, 2026 and December 1, 2026.

Are you looking for a smart way to reduce your interest costs and take control of your finances? From October 1 to December 1, 2026, we're offering a promotion when you transfer your existing credit card balance to a EPFCU VISA Credit Card. During this period, you'll enjoy a low 3.99% *APR** for 24 months, with no balance transfer fee to worry about. Don't miss out on this chance to reclaim your main character energy with our low balance transfer rate. Contact a loan officer today and get started on your journey toward smarter money management.

APR=Annual Percentage Rate*

EXCITING PROGRESS ON OUR NEW ITM

If you live in rural Vermilion County and feel like our facilities are too far away, then our new Interactive Teller Machine (ITM) is set to transform your banking experience. Like a regular ATM, but with a big upgrade: during business hours, you can connect live with a friendly teller via video to perform transactions like deposits, withdrawals, and inquiries—no branch visit needed.

You can see the progress being made in Georgetown, where the ITM is being installed near the buses in the parking lot close to the football field. We expect it to be ready by late fall and are excited to bring this innovative service to the south end of the county. Stay updated on our Facebook page.

We are also considering installing an ITM in Hoopeston or Rossville to improve accessibility and convenience for everyone in the area. If you have any suggestions on suitable locations where we might be able to build, please let us know!



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



The Report Card Fall 2026



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 EPFCU Food Pantry Fund.

*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, 2026

This fall, we're excited to launch our annual Fall Loan Promotion, a special opportunity to both save on your next loan and give back to our community. From October 1 through December 31, simply donate \$20 to the EPFCU Food Pantry Fund, and in return, you will enjoy a 1% *APR** reduction on your next loan. This is a perfect way to make a positive impact in the community while making your financial goals more achievable. Whether you are planning a major purchase, consolidating debt, or looking to strengthen your financial health, this promotion is designed to help you save while giving back. Join us this fall to support those in need and enjoy the benefits of lower rates on your next loan. Visit us or contact us today to learn more about how you can participate in this meaningful promotion before it ends on December 31.



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The Report Card

As of August 2026

Assets..... \$74,619,025
Members..... 4,266

Board of Directors

Ray Wittmann President
Janet Redenbaugh..... Vice President
Phillip Smith..... Treasurer
Mark Richter..... Secretary
Kelly Bromwell..... Director
Samual Sanders..... Director

Open Spot on Our Board!

Contact Hope Garrett at
hgarrett@epfcu.com if Interested

Supervisory Committee

Kammie Richter..... Supervisory Chair
Diana Pratt..... Member
David Sanders..... Member
Scot Vogel..... Member
Mark Wright..... Member

Loan Rates

(effective 1/1/2026)

Vehicles..... As low as 3.89% APR*
One-Year Sig..... As low as 6.89% APR*
Two-Year Sig..... As low as 10.89% APR*
Prime Share Secured..... 2.89% APR*
Visa Credit Card..... 9.9% APR*
Overdraft Loan..... 14.89% APR*
Mortgage (10-20 Years)..... 4.89% APR*
Mortgage (30 Years)..... 6.89% APR*
Home Equity (Variable) Call for current APR*

YOUR INVITED TO TRICK OR TREAT AT EPFCU

 **Friday, October 30th**
2:00-5:00PM 
1102 N WALNUT ST DANVILLE IL 61832

H A L L O W E E N

**Come in your costume and Trick or
Treat through our offices!**


**New Website
Coming
Soon!** 

Closed
October 12 
November 11 

**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 4.89% APR will
have a monthly payment of
\$652*



Take a Break This Holiday Season with Our Skip-A-Pay Option

Did you know that for just \$25, you can skip one loan payment over the course of twelve months? You have the flexibility to choose whichever month works best for you, making it easier to manage your finances during the busy holiday season or any time you need a little extra breathing room. This convenient option is available for most loans, although please note that real estate, home equity, and VISA credit cards are not eligible.

To take advantage of the skip-a-pay program, simply fill out the request form, and a \$25 fee will be deducted from the account you designate once your request is approved. All loans must be current and have a history of on-time payments to qualify. When you skip a payment, your loan term will be extended by one month, which may result in paying a bit more interest over the life of the loan. Interest continues to accrue daily on your unpaid balance, so a portion of your next scheduled payment will go toward interest, and your total interest paid may increase. Additionally, all individuals who signed on the original loan, including co-signers and guarantors, must sign the request.



With the holidays approaching, this is a perfect way to ease your financial burden and enjoy the season. If you're interested or have any questions, just fill out the form or contact us today to learn more about how the skip-a-pay option can help you this year!



Protect Your Finances



In today's digital age, staying vigilant against scams and fraud is essential. Scammers impersonate legitimate institutions via phone, email, or text to trick you into revealing sensitive information. Remember, our fraud department will never call asking for your personal details—they only verify charges or suspicious activity. Always verify messages through our official channels. Protect your debit and credit cards by using secure websites, avoiding sharing your info unless you're sure of the recipient, and using your PIN occasionally—this helps us recognize your activity. Regularly review your statements and transactions to catch suspicious activity early. Use strong passwords and sign up for transaction text alerts to stay informed. If you suspect unauthorized activity, contact us immediately. Your security is our priority—practice vigilance and good cybersecurity habits to reduce your risk. We're here to help—reach out anytime!