



EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION

9901 S Kedzie Ave ~ Evergreen Park, IL 60805

(708) 229-0322 Fax (708) 229-1841

Email: myepsfcu@gmail.com webpage: www.epsfcu.org



FUN IN THE SUN Loan Special

Our Summer Loan Special is Making Quite a Splash!

Consider a **HOT SUMMER LOAN** from
Evergreen Park Schools Federal Credit Union!

Take 2% off your Qualifying Loan Rate on Any **NEW** Signature Loan.

All lending policies apply.

Offer available June 1st – August 31st !

New Loans Only

Unsecured Signature Loan:

Credit Score	A	B	C	D
	700 +	699 - 660	659 - 600	599 - 0
	\$15000.00	\$8000.00	\$6000.00	\$6000.00
36 months	6.25% 4.25%	7.25% 5.25%	9.75% 7.75%	12.00% 10.00%
Up to 60 months	7.25% 5.25%	8.25% 6.25%	N/A	N/A

The amount you can borrow and your Annual Percentage Rate is determined by your specific credit history and the length of your loan. Your specific Interest Rate and APR will be disclosed to you at the time of the loan advance.

Rates are subject to change without notice.



Summer Hours:

June 1st to August 3rd

Monday - Thursday

8:00am - 4:00pm

CLOSED FRIDAYS

August 6th - Back to regular office hours.

Monday – Friday

8am – 4pm

Credit Union will be closed:

July 4th

September 3rd

Six Flags

Discount tickets are only available online.

Ticket link:

<https://sixflags.com/partnerlogin?m=38300>

Username: ecuGM Password: SixFlags6

AMC Gold Movie Tickets

\$9.50/TICKET

VISA Gift Cards

Looking for the perfect gift for the person who has everything?

Take the stress out of gift buying.

FULL-TIME MEMBER SERVICES POSITION AVAILABLE

Evergreen Park Schools Federal Credit Union is a traditional small credit union looking for a full-time Member Services Representative. We are seeking an individual who can assist members with account requests and process loan applications. Person should be very organized and have great customer service skills and good computer skills. They also need to be able to communicate clearly and be able to multi-task with numerous interruptions. Attention to detail is very important.

Credit Union/banking experience is preferred.

Do you think you would be a good candidate? If so, please email your resume and references to myepsfcu@gmail.com.

Board of Directors

Chairperson: Robin Fullarton

Vice Chairperson: Anna Papasideris

Secretary: Debra Wlodarski

Treasurer: Sharon Sherman-Clark Board Members: Jean Hector Kim Shine Maureen Rodak

Manager: Karin Grunow

Member Services: Judy Ottenfeld

LOAN CORNER

Rates Effective April1, 2018

Vehicle Loans

Credit Score		A+	A	B	C	D
Vehicle Year		760+	700-759	660-699	600-659	599-0
2017 & Newer	Up to 60 Months	2.50% apy	2.75% apy	3.75% apy	5.0% apy	9.0%apy
	72 Months	2.75% apy	3.25% apy	4.50% apy	5.25% apy	9.5% apy
New Vehicle - no more than 2 mo. old or never been title	84 months	3.0% apy	3.50% apy	4.75% apy	N/A	N/A
	Up to 48 Months	3.0% apy	3.50% apy	4.50% apy	5.50% apy	9.50% apy
2016 – 2012	60 Months	3.25% apy	3.75% apy	4.75% apy	5.75% apy	9.75% apy
	72 months	3.75% apy	4.0% apy	5.0% apy	N/A	N/A
Purchase over \$25,000	Up to 36 Months	3.75% apy	4.0% apy	5.25 % apy	6.0% apy	10.0% apy
	48 Months	4.50% apy	4.75% apy	5.75% apy	6.75% apy	10.25% apy
2011 - 2001	Up to 36 Months	3.75% apy	4.0% apy	5.25 % apy	6.0% apy	10.0% apy
	48 Months	4.50% apy	4.75% apy	5.75% apy	6.75% apy	10.25% apy
2000 or older	Up to 36 Months	5.25% apy	5.50% apy	6.75 % apy	7.75% apy	11.25% apy

Recreational

Vehicles

Boats, Motorcycles,

Watercraft & RVs

2017 & Newer	36 Months	3.50% apy	3.75% apy	4.75% apy	6.25% apy	10.0% apy
	48 Months	3.75% apy	4.0% apy	5.0% apy	6.50% apy	10.25% apy
	60 Months	4.0% apy	4.25% apy	5.25% apy	6.75% apy	11.00% apy
	72 Months	4.25% apy	4.50% apy	5.75% apy	7.0% apy	11.50% apy
	84Months	4.50% apy	4.75% apy	6.0% apy	N/A	N/A
2016 – 2012	36 Months	3.75% apy	4.0% apy	5.50% apy	7.50% apy	11.0% apy
	48 Months	4.0% apy	4.25% apy	5.75% apy	7.75% apy	11.25% apy
	60 Months	4.25% apy	4.50% apy	6.0% apy	8.0% apy	11.50% apy
Purchase over \$25,000	72 Months	4.50% apy	4.75% apy	6.25% apy	N/A	N/A
2011 - 2007	36 Months	4.0% apy	4.25% apy	6.50% apy	8.0% apy	11.75% apy
	48 Months	4.25% apy	4.50% apy	6.75% apy	8.25% apy	11.50% apy
2006 or older	36 Months	4.50% apy	4.75% apy	7.50% apy	8.50% apy	11.75% apy
	48 Months	4.75% apy	5.0% apy	7.75% apy	8.75% apy	12.00% apy

Evergreen Park Schools Federal Credit Union must be named as lien holder on your vehicle title and insurance. The Evergreen Park Schools Federal Credit Union must also be in possession of the vehicle title and a copy of your insurance declaration in your loan file.

The amount you can borrow and your Annual Percentage Rate is determined by your specific credit history and the length of your loan. Your specific Interest Rate and APR will be disclosed to you at the time of the loan advance.

(An applicant may be assigned a limit that is less than the maximum limit, as determined by the applicant's ability to pay, as measured by his/her income/debt ratio or credit history.)

Rates are subject to change without notice.

Save .25% on any loan by paying through payroll deduction or Auto Pay where we deduct the payment directly from your checking account.

Share Secured Loans:

Shares must fully cover outstanding loan balance.

4.25% for up to 72 months

Payday Alternative Loan (PAL)

Borrow \$500.00

18.0% for up to 4 months

\$20.00 fee

PAL is designed to be quick and easy for our members. Any member 18 years, and older, who is a full time employee with payroll deduction/direct deposit/ACH direct deposit is eligible for immediate approval by a Credit Union Loan Officer.