



Evergreen Park Schools Federal Credit Union

9901 S. Kedzie Avenue
Evergreen Park, Illinois 60805

Website: www.epsfcu.org

September 2024

Featured Items

ACCOUNT VERIFICATION

Each year, as part of our internal audit, we ask our members to take a minute to verify the accuracy of their account information. Please complete the form and mail it to the address listed below. We will assume all information is accurate if the form is not returned by October 31, 2024.

**Camille Dickey, 9901 S. Kedzie Ave.
Evergreen Park, IL 60805**

Name: _____

Member No.: _____

I do not agree with the information contained in my current Evergreen Park Schools Federal Credit Union statement.

The information should be as follows: _____

Signature: _____ Date: _____

Great Loan Rates

VEHICLE LOANS

Check out our **LOW** Loan Rates!

Credit Union handles all types of vehicle loans:

- New Car Loan
- Used Car Loan
- Refinance Your Current Loan
- Lease Buyouts




STOP Loan Rates **START** at **4.75%**
Stop by us BEFORE the Dealer!

Did you know that Dealers “shop you around” by pulling your credit multiple times affecting your credit score?

**EPSFCU pulls your credit ONCE
And it's a “Soft Pull”
that doesn't affect your credit score!**

News

CALLING ALL FAMILY MEMBERS

- **Immediate Family Members are welcome to become members too!**
- They enjoy ALL of the same benefits as you!
- Download the Membership Application from our Website 

LOAN APPLICATIONS

- We understand filling out loan papers can be overwhelming.
- We have made it easy for you.
- Go to our website and download our easy to **follow Checklist** for whatever type of loan you need.

DEBT CONSOLIDATION LOANS

Cut your Credit Card Debt with a Debt Consolidation Loan

Our Rates range from **ONLY 7.25% to 13.25%**

MUCH LESS than most Credit Card Interest Rates.



Apply Today and **SAVE!**

Board of Directors

- Anna Papisideris, Chairperson
- Camille Dickey, Vice Chairperson
- Debra Wlodarski, Secretary
- Sharon Sherman-Clark, Treasurer
- Jean Hector, Board Member
- Robert McCarthy, Board Member
- Margaret Hammer, Board Member
- Kelly Carson, Co-Manager
- Judy Ottenfeld, Co-Manager



Contact Us

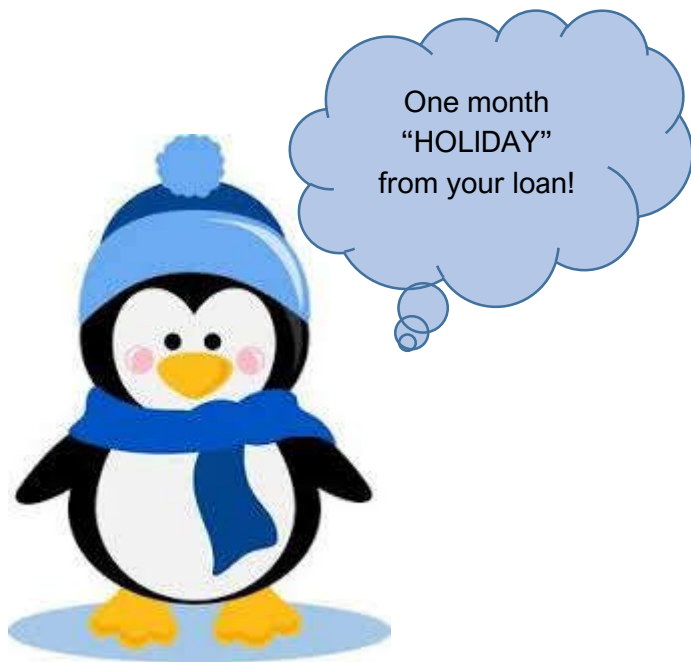


708-229-0322



myepsfcu@gmail.com

DECEMBER HOLIDAY SKIP-A-PAY



Everyone could use some extra spending money during the Holiday season.

Take a break from your **December loan payment** and use the money for your Holiday vacation, gifts or simply save it for a snowy day!

For only **\$25 per loan**, you can be payment free for the month of December.

Fill out the form below and drop it off or...

Fax: (708) 229-1841

Email: myepsfcu@gmail.com

Mail: 9901 S. Kedzie Ave.
Evergreen Park, IL 60805.

**Forms MUST be received by
November 22, 2024
NO EXCEPTIONS!!!!**

*** **In order to qualify, all accounts must currently be in good standing and must have been in good standing for the last 12 months with no returned payments or late pays.** On new loans, a minimum of 6 consecutive monthly payments must have been made to qualify for Skip-A-Pay. Any loans that have been rewritten in the last 12 months due to financial hardships are not eligible. All PAL Loans are excluded. ***

Member Name: _____ Member Number: _____
(Please print clearly)

Loan#: _____ Loan #: _____ Loan#: _____ Loan#: _____

Interest will continue to accrue on unpaid balances. Skipping a payment(s) will extend the length of the loan(s).

If your payment(s) is made by direct deposit, ACH from another institution or payroll deduction those funds will be deposited into your share account. If your loan payment(s) is transferred from your EPSFCU share account, that transfer will be stopped for the month of the skipped payment(s).

- Enclosed is my check/money order for the **\$25 per loan** skipped.
- Please debit my available Share Savings account **\$25 per loan** skipped

Your Signature: _____ Date: _____ Phone: _____

Joint/Co-Maker Signature: _____ Date: _____ Phone: _____

By signing above, I agree to skip the above-listed payment(s) and authorize Evergreen Park Schools Federal Credit Union to advance the due date on the loan(s) specified by one month. I understand that interest will continue to accrue on the loan(s) and the maturity/final payment date may differ from my original paperwork. In addition, any co-signer, joint borrower or guarantor on the loan(s) must also sign this form before the payment(s) can be skipped.

VISA GIFT CARDS FOR SALE!

For all of your gift-giving needs! Always the right size and color for any budget!