



Evergreen Park Schools Federal Credit Union

9901 S. Kedzie Avenue
Evergreen Park, Illinois 60805

Website: www.epsfcu.org

January 2025

Featured Items

HOLIDAY LOAN SPECIAL



**NO CREDIT PULL!
NO APPLICATION FEE!!**

*Your Holidays were Sweet!
Now it's Time to Pay off your Credit Cards
with a Loan from the Credit Union*

Here's the Details...

**6.0% Interest Rate for Everyone
Borrow up to \$1,000**

1 full year to repay

**Must Repay via Payroll or ACH
Loans Special Ends January 31, 2025!**

Visit our website www.epsfcu.org to
Download the Application

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



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



ANNUAL MEETING



MARK YOUR CALENDAR
Join us to find out what's new with
YOUR Credit Union!

**March 19, 2024
4:30 p.m.
Evergreen Park Community High School**

BUDGET SPREADSHEET

New Year/New You

Start 2025 on the right foot with a **budget** in place. See where your money goes and make a plan to start saving today.



Download the Budget Spreadsheet from our website. Input your info and the Excel spreadsheet does the rest!

Board of Directors

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



Contact Us



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myepsfcu@gmail.com



EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION

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Evergreen Park, IL 60805

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

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

WEBSITE: www.epsfcu.org

Rates Effective January 1, 2025

VEHICLE LOANS

Credit Score		A+ Excellent	A Very Good	B Good	C Fair	D High Risk
Vehicle Year		760+	700-759	660-699	600-659	599-0
2024 & Newer	Up to 60 Months	5.00% apy	5.50% apy	6.75% apy	8.00% apy	13.50% apy
	72 Months	5.75% apy	6.00% apy	7.50% apy	8.75% apy	14.0% apy
	84 months	6.25% apy	6.75% apy	8.25% apy	10.00% apy	N/A
2023 – 2021	Up to 48 Months	5.75% apy	6.25% apy	7.25% apy	8.25% apy	14.50% apy
	60 Months	6.50% apy	6.75% apy	7.75% apy	8.75% apy	15.00% apy
Purchase over \$25,000	72 months	6.75% apy	7.00% apy	8.00% apy	10.25% apy	N/A
Purchase over \$25,000	84 months	7.25% apy	7.50% apy	8.50% apy	N/A	N/A
2020 - 2018	Up to 36 Months	6.25% apy	6.75% apy	7.75% apy	8.25% apy	14.50% apy
	48 Months	6.25% apy	7.25% apy	7.75% apy	8.75% apy	15.25% apy
	60 Months	6.75% apy	7.75% apy	8.50% apy	9.75% apy	16.50% apy
2017 or older	Up to 36 Months	6.75% apy	7.75% apy	9.50% apy	10.50% apy	15.25% apy
2017 or older Purchase over \$25,000	48 Months	7.75% apy	8.75% apy	10.50% apy	11.50% apy	16.25% apy

EPSFCU must be named as lienholder on your vehicle title and insurance.

EPSFCU must also be in possession of the vehicle title and a copy of your insurance declaration in your loan file.

UNSECURED SIGNATURE LOANS

Credit Score	A	B	C	D
	700 + Excellent/Very Good	699 – 660 Good	659 – 600 Fair	599 -0 High Risk
	\$15,000.00	\$8000.00	\$6000.00	\$6000.00
36 months	7.50%	9.25%	11.50%	13.50%
Up to 60 months	8.50%	10.25%	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.

(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 0.25% on any loan by paying through Payroll Deduction or

Auto Pay where we deduct the payment directly from your checking/savings account.