



EVERGREEN PARK SCHOOLS Federal Credit Union

9901 S. Kedzie Avenue * Evergreen Park, Illinois 60805 * (708) 229-0322 * www.epsfcu.org

ABOUT US...The Credit Union was formed in 1957 and has played an important role in helping Members plan for and reach their financial goals. Our mission to improve our Members' lives by providing exceptional services is as true today as when the Credit Union first opened its doors. We are fortunate to have two Certified Credit Union Financial Counselors on staff to help guide you with your financial needs. You may be surprised of the advantages of Membership - Great Rates, for one!

Become a Member Today

WHY US? Your credit union is a not-for-profit financial cooperative. That means you're not just a customer: **You're a Member-owner.** You belong here! Member-owners are the only reason the credit union exists.

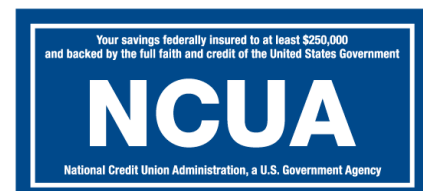
*People driven – NOT Profit driven!

*Profits go to members not to line the pockets of stockholders.

*Lower rates on loans.

*Competitive rates on savings.

*Knowledgeable and friendly staff.



FAQs

Who is eligible to join Evergreen Park Schools Federal Credit Union?

Membership is open to employees of District 124, District 231, Aero Special Education and their immediate family members.

How do I join?

Joining the Credit Union is easy! Visit our website to download the Membership Application. Return it with a minimum **\$5 cash** deposit along with a copy of your driver's license (front & back).

When can I apply for a loan?

After becoming a Member, there is no waiting period to apply for a loan. All borrowers must qualify according to our lending guidelines.

TIP: Get Preapproved for a vehicle loan **BEFORE** you go to the dealer for more buying power and to avoid having your credit pulled multiple times. EPSFCU pulls your credit ONCE and it's a soft pull which won't affect your credit score!

Can I cash a check at the Credit Union?

EPSFCU is not designed as a cash operation. We accept deposits in cash; however, we do not provide cash to our members.

Does the Credit Union offer checking accounts, credit cards and debit cards? How about mortgages?

The Credit Union is designed to handle a mix of basic savings accounts and basic consumer loan products such as vehicle loans and personal loans. We are committed to offering these loans at competitive rates. Other products such as checking accounts and debit/credit cards come with a high overhead which is not a good fit for our Credit Union.

Save for a Variety of Reasons:

- *Holiday Club
- *Dream Vacation
- *Secret Savings
- *Home Repairs

What services are offered through Online Banking?

You can conveniently manage your Credit Union accounts safely and securely using our Online Branch. Use it to:

- View account balances & transactions any time, day or night.
- Set up payroll deposits and bill payments.
- Enroll in and view electronic statements.

Payroll Deductions?

The Credit Union accepts Payroll Deductions from all of our districts as well as from outside employers. All you need is our routing number to set it up. We will handle the rest.

Deposits/Payments by Mail?

Of course, that is fine.
**Our mailing address is:
9901 S. Kedzie Avenue
Evergreen Park, IL 60805**

{We are located inside of Evergreen Park Community High School}