



68th Annual Meeting

The Annual Meeting will be held on Wednesday, March 19, 2025 at 4:30 p.m. at Evergreen Park Community High School. The annual meeting is your opportunity to learn about how the credit union is doing and what’s planned for the coming year. We discuss the credit union’s financials, products & services, achievements and much more. It’s also a chance to visit with your fellow members, including the Board of Directors and your new Credit Union Co-Managers. So, make plans now to attend either in person or via Zoom.

Auto Show Special No Payments for 60 Days!

* New, Used, Refinance & Lease Buyout Loans *
Interest Rates Start at 4.75%



Stop by the Credit Union **BEFORE** the Dealer!
Did you know that Dealers “Shop You Around” by pulling your credit multiple times which may affect your credit score?

EPSFCU pulls your credit ONCE

And it’s a “Soft Pull” which Does **NOT** affect your credit score!
Ends March 31, 2025

IMPORTANT!!

There are instances where the Credit Union needs to get in contact with our Members, so it is important that we have up to date contact information. **Maybe you moved, changed your phone number, or email but have forgotten to notify us.** If that’s the case, please contact us to verify that we have the most recent contact information.

Dormant Account?

Members need to have activity in their Share Account at least **ONCE PER YEAR** – either a Deposit or a Withdrawal. Accounts with **NO TRANSACTIONS** from June 2024 to June 2025 will be charged a \$10 fee. So, take action today!



ALL FAMILY MEMBERS

EPSFCU welcomes all immediate Family Members to join the Credit Union. **Your Mother, Father, Sister, Brother, Children and Grandchildren can join!** All Family Members enjoy the same benefits as **YOU!** Membership Applications can be found on our website on the Home Page.

Beneficiaries?

The Credit Union encourages all Members to have a beneficiary or joint owner on their account. Someone you can trust who can help you with your finances in case of your inability to do so. What happens to your funds in the event of your death? Having a beneficiary or joint owner on your account will prevent your funds being unclaimed by your surviving relative. Call us to make any changes.

Sallie Mae Student Loans

The Credit Union has partnered with Sallie Mae to offer student loans. These loans offer competitive variable and fixed interest rates, multiple repayment options and no origination fees or prepayment penalties.

Check out our helpful guides on our website to help you plan and navigate applying and paying for college responsibly.

www.salliemae.com/smartoption/epsfcu

**EVERGREEN PARK SCHOOLS
FEDERAL CREDIT UNION**

Annual Report 2024

Balance on December 31, 2024

Income		Assets:	
Interest on Members Loans	\$239,370.00	Net Loans	\$4,480,787.64
Interest on Investments	\$60,380.54	Allowance for loan loss	(\$114,111.69)
Fees & Charges	\$7,660.85	Checking Account	\$76,027.40
Other Income	\$1,649.40	Certificates of Deposit	\$3,843,000.00
Total	\$309,060.79	Alloya Cash Management	\$287,899.80
		Alloya Shares	\$10,000.00
		Prepaid Dues	\$0.00
		Prepaid Bond	\$4,263.00
		Prepaid Supervision Fee	\$0.00
Operating Expenses		Furniture & Fixtures	\$0.00
Salaries	\$111,695.27	Accrued Interest on Investments	\$10,482.98
Payroll Taxes	\$9,377.43	Accrued Interest on Loans	\$13,804.89
Loan Interest Payments	\$11,219.71	NCUA Share Insurance	\$99,405.61
Directors & Committee Meetings	\$0.00	Bond Investment	\$1,450,000.00
Association Dues	\$8,395.00	Total Assets	\$10,161,559.63
Bank Services	\$8,754.96		
Communication	\$2,394.17	Liabilities:	
Supplies & Stationery	\$4,493.49	Stale Checks	\$1,378.90
Depreciation-Furniture & Equipmen	\$1,470.00	Purchased Gift Cards	\$100.00
BOND	\$5,831.00	Accrued Contributions	\$5,158.99
Postage	\$3,476.93		
Advertising, Education & Promotion	\$1,430.78	Capital: Shares of Members	\$8,122,728.85
Contributions	\$4,000.00	Non Member Shares	\$248,000.00
Loan Servicing	\$4,131.86	Undivided Earnings	\$1,784,192.89
Professional & Outside Services	\$6,213.50	Net Income (Loss)	\$0.00
Software Support	\$9,245.24	Total Liabilities & Capital	\$10,161,559.63
Supervision Fee (NCUA Audit)	\$2,360.83		
Website	\$430.20	Number of Members:	973
Annual Meeting	\$180.00	Number of Accounts:	1096
Gain(Loss) on Investments	\$6,632.50	Number of Loans:	398
Total	\$201,732.87	Number of Borrowers:	302
Dividend Expense*	\$80,052.32	Loans charged off	\$0.00
		Recoveries on Charged off Loans	\$4,876.96
Total Expenses	\$281,785.19		
		Delinquency	0.00%
NET INCOME (LOSS)	\$27,275.60	% Loaned Out	55.16%
		Net Worth	17.56%

***Year End Dividend Bonus to Members = 2.35%!**

DORMANT SHARE ACCOUNT?



DON'T LET YOUR ACCOUNT GO DORMANT!

All Accounts with
NO TRANSACTIONS
From June 2024 thru June 2025
will be charged a \$10.00 Fee.

***FYI...After three (3) years
with no activity,
(Deposits and/or Withdrawals)
the Illinois Treasurer requires the
Credit Union to turn your money over
to them.***

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Board of Directors

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