



Evergreen Park Schools Federal Credit Union
9901 S. Kedzie Avenue
Evergreen Park, IL 60805

January 2024
www.epsfcu.org
(708) 229-0322

NEW YEAR LOAN SPECIAL

**Did you spend too much on the holidays?
Check out the Credit Union's Loan Special.**

Take 1.25% OFF your Qualifying Loan Rate
Borrow up to \$2,000 with One Year to Repay
Save an Extra 0.25% with Payroll/Auto Pay
Offers Ends January 31, 2024



Wednesday, March 20, 2024

at 4:30 p.m.

Evergreen Park Community High School

Mark your calendar and check our website for details!

www.epsfcu.org

**CREDIT UNION IS NOW OFFERING
VISA CREDIT CARDS!**



***2.99%** Interest Rate for One (1) Year

***NO** Balance Transfer Fees for One (1) Year

***No** Annual Fee

***Earn REWARDS** – One Point for every dollar
(Travel, Shopping or Point-of Sale)

Go to www.mycucard.com to apply today

Start a BUDGET now for a
Happy New Year

**Start 2024 off on solid financial footing
with a Budget in place!**

PLAN AHEAD with our Downloadable
Spreadsheet located on our website under
"Forms" and "Money Matters" Tabs



BOARD OF DIRECTORS

Anna Papasideris, Chairperson Camile Dickey, Vice Chairperson Debra Wlodarski, Secretary Sharon Sherman-Clark, Treasurer
Jean Hector, Board Member Robert McCarthy, Board Member Margaret Hammer, Board Member
Karin Grunow, Manager Judy Ottenfeld, Lead Operation Manager Kelly Carson, Member Services

LOAN APPLICATIONS and CHECKLIST

Found on our website – www.epsfcu.org

Rates Effective July 20, 2023

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
2023 & 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
New Vehicle - no more than 2 month's old or never been titled	84 months	6.25% apy	6.75% apy	8.25% apy	10.00% apy	N/A
2022 – 2020	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
2019 - 2017	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
2016 or older	Up to 36 Months	6.75% apy	7.75% apy	9.50% apy	10.50% apy	15.25% 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.