



Evergreen Park Schools Federal Credit Union

9901 S. Kedzie Avenue
Evergreen Park, Illinois 60805

Website: www.epsfcu.org

February 2024

Featured Item

EPSFCU ANNUAL MEETING

Wednesday, March 20, 2024

4:30 p.m.

Evergreen Park Community High School

Mark Your Calendar!

We hope to see you there!

Why Choose Us



Vehicle Loans

Check out our **LOW** Loan Rates!

- Vehicle Loan Rates **START** at **4.75%**
- Refinance your current loan at the same **LOW** rates
- Loan Applications are on our website.



Preapproval on Vehicle Loans

- **STOP** into the Credit Union **BEFORE** the Dealer!
- Dealers "shop you around" by pulling your credit multiple times! EPSFCU pulls your credit once & it's a "soft" pull!



Salle Mae Student Loans

- EPSFCU has partnered with Sallie Mae to offer student loans.
- Visit the Credit Union website under "Loan Rates" for the details.

News

Dormant Accounts

- **Don't let your account go DORMANT!**
- All Accounts with NO TRANSACTIONS from June 2023 to June 2024, will be charged a \$10.00 Fee.
- Update your personal information including beneficiaries!

GO GREEN!

- Sign up for the Online Branch and e-Statements
- Paper statement fees are charged quarterly.
- Help us save YOUR money today!

Family Members Welcome

- Family Members are Eligible to join
- Receive the same benefits
- Membership Application is on our website

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
- Karin Grunow, Manager
- Judy Ottenfeld, Lead Operations Manager
- Kelly Carson, Member Services

Contact Us



708-229-0322



myepsfcu@gmail.com

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.