



EVERGREEN PARK SCHOOLS Federal Credit Union

9901 S Kedzie Ave. * Evergreen Park, Illinois 60805 * (708) 229-0322 * www.epsfcu.org * May 2025

Employees of Districts 231, 124 & Aero



If your loan is paid through Payroll Deduction and you **do NOT get paid during the summer**, you are responsible to make those payments until your payroll starts back up.
AVOID LATE FEES!

Don't Let Your Account Go Dormant!

All Members need to have some activity in their Share Account at least **ONCE PER YEAR!**

It can either be a Deposit or Withdrawal.
(Remember you need \$5.00 in your account to remain a Member)

Accounts with **NO TRANSACTIONS** from **July 2024 to June 2025** will be charged a \$10.00 fee.



Two Options for Student Loans From EPSFCU

#1 – Education Loan Directly from EPSFCU

- ✓ Borrow up to \$15,000 depending on your credit score
- ✓ Receive **0.50% Off** your Qualifying Unsecured Loan Rate
- ✓ Receive an **ADDITIONAL 0.25% Off** for Auto Pay
- ✓ Repay through Payroll/Auto Pay

OR

#2 – Sallie Mae Student Loan in Partnership With EPSFCU

- ✓ Apply directly on the website
- ✓ www.salliemae.com/smartoption/epsfcu
- ✓ Borrow up to 100% of all of your school-certified expenses
- ✓ Receive 0.25% Reduction with Auto Pay
- ✓ Competitive Variable/Fixed Interest Rates
- ✓ **Anyone** can apply by going to the website listed above – **not just Members!**



Beneficiaries on Your Account?

The Credit Union encourages **all Members** to have a **Beneficiary or Joint Owner** on their account. It should be someone you can trust who can help you with your finances in case of your inability to do so.

Having a Beneficiary or Joint Owner on your account **will prevent your funds from being sent to the Illinois Treasurer as Unclaimed Property**. Call us to make any changes.

COME SEE US ABOUT AUTO LOANS



We've got you covered with all types of vehicle loans.

New > Used > Refi > Lease Buyout

Interest Rates Start as low as
4.75%

Visit our website for the
Loan Application & Checklist

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