



## EVERGREEN PARK SCHOOLS Federal Credit Union

9901 S Kedzie Ave. \* Evergreen Park, Illinois 60805 \* (708) 229-0322 \* [www.epsfcu.org](http://www.epsfcu.org) \* June 2025

### BACK-TO-SCHOOL LOAN SPECIAL

June 1st through August 31, 2025



- Take **2% off** your Qualifying Interest Rate
- Additional 0.25%** for Auto Pay
- New Signature Loans Only
- Member cannot have delinquencies in the past 12 months.
- All other lending policies apply.*

### 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!**

*(Remember you need \$5.00 in your account to remain a Member)*

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

### SUMMER OFFICE HOURS

**CREDIT UNION IS  
CLOSED  
On  
FRIDAYS**

**May 30, 2025 through August 8, 2025**



### 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](http://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!**

**LOAN PAYOFF?** When paying off a loan, please keep in mind that interest accrues on a daily basis. You should contact the credit union for the exact payoff. The balance on your last statement is not your current payoff balance.

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