EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION
9901 S. Kedzie Avenue
Evergreen Park, IL 60805
(708) 229-0322 Fax (708) 229-1841
Email: myepsfcu@gmail.com webpage: www.epsfcu.org

WEBSITE: www.epsfcu.org

Rates Effective January 1, 2025

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
2024 & 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
	84 months	6.25% apy	6.75% apy	8.25% apy	10.00% apy	N/A
2023 – 2021	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
2020 - 2018	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
2017 or older	Up to 36 Months	6.75% apy	7.75% apy	9.50% apy	10.50% apy	15.25% apy
2017 or older Purchase over $25,000	48 Months	7.75% apy	8.75% apy	10.50% apy	11.50% apy	16.25% 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.

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SHARE SECURED LOANS

Shares must fully cover outstanding loan balance.
4.50% for up to 72 months

PAYDAY ALTERNATIVE LOANS (PAL)

Borrow $1,000.00
18.00% for up to 6 months
$20.00 FEE {CASH or funds from your Share Account}
Any Member 18 years and older
Current paystubs with income showing $1,000 month and proof of employment for at least 3 months.
Member of the Credit Union for at least 3 months
No Delinquent Loans in the past 6 months or Bankruptcy Discharged in the past year.
Applicants must be able to appear in person to sign the loan documents.
Applicants cannot have more than one PAL Loan at a time.
Applicants who have been delinquent in the past year will not be eligible for a new PAL Loan.

RECREATIONAL VEHICLES

Boats, Motorcycles, Watercraft & RVs

		A+ Excellent	A Very Good	B Good	C Fair	D High Risk
		760+	**700-759**	**660-699**	**600-659**	**599-0**
2024 & Newer	36 Months	7.00% apy	7.50% apy	8.25% apy	9.75% apy	13.75% apy
	60 Months	7.50% apy	8.00% apy	9.00% apy	10.25% apy	14.50% apy
	72 Months	8.25% apy	8.75% apy	9.75% apy	11.00% apy	15.00% apy
	84 Months	8.75% apy	9.25% apy	10.25% apy	N/A	N/A
2023 – 2017	36 Months	7.75% apy	8.00% apy	9.00% apy	10.75% apy	14.50% apy
	60 Months	8.25% apy	8.75% apy	9.75% apy	11.25% apy	15.00% apy
Purchase over $25,000	72 Months	8.75% apy	9.25% apy	10.25% apy	N/A	N/A
2016 - 2012	36 Months	8.25% apy	9.25% apy	10.25% apy	11.25% apy	15.00% apy
	48 Months	9.25% apy	9.75% apy	10.75% apy	11.75% apy	15.50% apy
2011 or older	36 Months	9.25% apy	9.75% apy	10.75% apy	11.75% apy	15.50% apy
	48 Months	9.75% apy	10.25% apy	11.50% apy	12.50% apy	16.25% apy

Evergreen Park Schools Federal Credit Union must be named as lienholder on your vehicle title and insurance. The Evergreen Park Schools Federal Credit Union must also be in possession of the vehicle title and a copy of your insurance declaration in your loan file.