



## EVERGREEN PARK SCHOOLS Federal Credit Union

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

**CALLING ALL FAMILY MEMBERS! You are eligible to join the Credit Union too!**

### HOLIDAY LOAN SPECIAL

November 21, 2025 thru January 16, 2026



❄️ Take **1.5% off** your Qualifying Rate

❄️ Borrow up to **\$5,000**

❄️ Up to **3 years** to repay

❄️ Save additional **0.25%** with ACH/Payroll

❄️ Visit our website to download the application

❄️ [www.epsfcu.org](http://www.epsfcu.org)  
All Lending Policies Apply

Take ADVANTAGE of the...

### HOLIDAY LOAN SPECIAL

Pay on those **HIGH INTEREST CREDIT CARD BALANCES!**

**SAVE** lots of **CASH!**

Average Credit Card Rate = **27.00%**

Credit Union Rate as low as = **5.75%**

Give yourself a **GIFT** of lower  
monthly credit card payments and  
more money in your pocket!  
**Call us today!**



Credit  
Union  
Offers  
Visa Gift  
Cards

Right size for everyone on your gift list!

PLASTIC or VIRTUAL GIFT CARDS

### NEW Option:

Virtual Visa Gift Cards to send via email  
to your family/friends



### Holiday Schedule

**~ C L O S E D ~**

Wed. & Thurs.  
Dec 24 & 25, 2025

Wed. & Thurs.  
Dec. 31, 2025 & Jan. 1, 2026

#### Evergreen Park Schools Federal Credit Union Board of Directors

Anna Papasideris, Chairperson

Camille Dickey, Vice Chairperson

Debra Wlodarski, Secretary

Sharon Sherman-Clark, Treasurer

Jean Hector, Board Member

Maria Vinci, Board Member

Allison Wilson, Board Member

Kelly Carson, Co-Manager

Judy Ottenfeld, Co-Manager