



## 2026 Annual Meeting!!

69<sup>th</sup> Annual Meeting  
Wed., March 18, 2026 @ 4:30 p.m.  
Evergreen Park High School

Or join us VIRTUALLY  
from the comfort of your home.

Register by sending us an email  
or  
Give us a call.

Door prizes & snacks  
Your Voice Matters!

*We look forward to seeing you!*

## NO TIME TO CALL US?

Just a quick question that kept you up  
in the middle of the night?

NEW TO THE CREDIT UNION...

## TEXTING!

Just scan the QR Code  
and Text "JOIN" to Opt In



## BENEFICIARIES?

The Credit Union encourages all Members to have a Beneficiary or Joint Owner on their account. 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.



Our VEHICLE LOAN RATES  
have  
DROPPED!!!

Rates START at **4.50%**

Paying through Payroll/Auto Pay?

Take an **ADDITIONAL 0.25% off**  
your qualifying loan rate.

Rates and Applications are on our website



## FAMILY MEMBERS

EPSFCU welcomes all immediate Family Members to join the Credit Union. All Family Members enjoy the same benefits as YOU! Membership Applications can be found on our website on the Home Page.

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

Anna Papisideris, Chairperson   Camille Dickey, Vice Chairperson   Debra Wlodarski, Secretary  
Sharon Sherman-Clark, Treasurer   Board Members: Jean Hector, Maria Vinci & Allison Wilson  
Kelly Carson, Co-Manager   Judy Ottenfeld, Co-Manager

**EVERGREEN PARK SCHOOLS  
FEDERAL CREDIT UNION**

**Annual Report 2025**

Balance on December 31, 2025

<b>Income</b>		<b>Assets:</b>	
Interest on Members Loans	\$245,405.16	Net Loans	\$4,110,270.47
Interest on Investments	\$100,733.11	Allowance for loan loss	(\$95,511.89)
Fees & Charges	\$10,230.07	Checking Account	\$67,067.51
Other Income	\$2,328.92	Certificates of Deposit	\$4,299,000.00
<b>Total</b>	<b>\$358,697.26</b>	Alloya Cash Management	\$584,662.87
		Alloya Shares	\$10,000.00
		Prepaid Dues	\$0.00
		Prepaid Bond	\$4,357.14
		Accum. Depreciation F&E	(\$2,963.43)
<b>Operating Expenses</b>		Furniture & Fixtures	\$10,171.84
Salaries	\$114,421.02	Accrued Interest on Investments	\$15,638.68
Payroll Taxes	\$8,983.39	Accrued Interest on Loans	\$11,328.74
Loan Interest Payments	\$7,311.58	NCUA Share Insurance	\$83,707.29
Directors & Committee Meetings	\$0.00	Bond Investment	\$750,000.00
Association Dues	\$8,222.00		<b>\$9,847,729.22</b>
Bank Services	\$8,391.90		
Communication	\$2,027.34	<b>Total Assets</b>	
Supplies & Stationery	\$3,215.14		
Depreciation-Furniture & Equipmen	\$1,493.43	<b>Liabilities:</b>	
Insurances	\$5,726.86	Stale Checks	\$1,705.90
Postage	\$2,085.77	Purchased Gift Cards	\$0.00
Advertising, Education & Promotion	\$1,367.50	Accrued Contributions	\$5,179.25
Contributions	\$4,000.00		
Loan Servicing	\$4,027.02	Capital Shares of Members	\$7,997,444.30
Professional & Outside Services	\$4,850.00	Non Member Shares	\$0.00
Software Support	\$11,019.90	Undivided Earnings	\$1,843,399.77
Supervision Fee (NCUA Audit)	\$2,024.44	Net Income (Loss)	\$0.00
Website	\$0.00		
Annual Meeting	\$235.02	<b>Total Liabilities &amp; Capital</b>	<b>\$9,847,729.22</b>
Gain(Loss) on Investments	\$0.00		
<b>Total</b>	<b>\$189,402.31</b>		
		Number of Members:	981
<b>Dividend Expense*</b>	<b>\$110,088.07</b>	Number of Accounts:	1102
		Number of Loans:	378
<b>Total Expenses</b>	<b>\$299,490.38</b>	Number of Borrowers:	286
		Loans charged off	\$20,244.56
<b>NET INCOME (LOSS)</b>	<b>\$59,206.88</b>	Recoveries on Charged off Loans	\$1,644.76
		<b>Total Recoveries since 2019</b>	<b>\$84,192.39</b>
		Delinquency	0.16%
		% Loaned Out	51.39%
		Net Worth	18.72%

**\*Year End Dividend Bonus to Members = 4.00%!**

# **DORMANT SHARE ACCOUNT?**



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## **DON'T LET YOUR ACCOUNT GO DORMANT!**

All Accounts with  
**NO TRANSACTIONS**  
From June 2025 thru June 2026  
**will be charged a \$10.00 Fee.**

***FYI...After 3 years with no activity,  
(Deposits and/or Withdrawals)***

***The Illinois Treasurer requires the  
Credit Union to turn your money over  
to them.***

\* \* \*

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Camille Dickey, Vice Chairperson  
Debra Wlodarski, Secretary  
Sharon Sherman-Clark, Treasurer  
Jean Hector, Board Member  
Maria Vinci, Board Member  
Allison Wilson, Board Member  
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