

**EVERGREEN PARK SCHOOLS FEDERAL CREDIT UNION**

3801 S. Madison Avenue

Evergreen Park, IL 60805

(708) 578-6500 Fax (708) 578-1841

Email: mycreditinfo@gmail.com website: www.epscfu.org**WEBSITE: www.epscfu.org****Rates Effective January 1, 2024****VEHICLE LOANS**

CREDIT SCORE		A- Excellent	A Very Good	B Good	C Fair	D High Risk
Vehicle Year		700+	700-759	660-699	600-659	599-0
2025 & Newer	Up to 60 Months	4.50% apr	5.00% apr	6.25% apr	7.50% apr	12.00% apr
	72 Months	5.00% apr	5.25% apr	6.50% apr	7.75% apr	14.00% apr
	84 months	5.75% apr	6.25% apr	7.50% apr	9.00% apr	N/A
2024 - 2023	Up to 60 Months	5.25% apr	5.75% apr	6.75% apr	7.75% apr	14.00% apr
	60 Months	6.00% apr	6.50% apr	7.50% apr	8.50% apr	15.00% apr
	Purchase over \$15,000	5.50% apr	7.00% apr	8.00% apr	10.25% apr	N/A
2023 - 2021	Up to 36 Months	6.00% apr	6.50% apr	7.50% apr	8.25% apr	14.50% apr
	60 Months	6.25% apr	7.00% apr	7.75% apr	8.75% apr	15.25% apr
	60 Months	6.50% apr	7.50% apr	8.50% apr	9.50% apr	16.00% apr
2021 or older	Up to 36 Months	6.50% apr	7.50% apr	8.00% apr	10.00% apr	15.00% apr
	60 Months	7.50% apr	8.50% apr	9.50% apr	10.50% apr	16.00% apr
	Purchase over \$15,000					

EPSCFU must be named as lender/lessor on your vehicle title and loan/lease.

EPSCFU must also be in possession of the vehicle title and a copy of your loan/lease declaration in your loan file.

UNSECURED SIGNATURE LOANS

CREDIT SCORE	A	B	C	D
	700+	699 - 660	659 - 600	599 - 0
	Very Good	Good	Fair	High Risk
	\$11,000.00	\$6000.00	\$4000.00	\$4000.00
36 months	7.50%	8.25%	11.50%	11.50%
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 loan-to-value 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 debit the payment directly from your checking/savings account.