

**APRIL FOOL'S DAY  
VEHICLE LOAN SPECIAL**

Starts April 1, 2026  
Ends April 30, 2026



**Don't Be Fooled by the Date!**

**Get a Great Rate on a Vehicle Loan  
from the Credit Union!**

- \* New/Used/Refi Vehicles
- \* Discount Off Your Qualifying Rate
- \* 0.25% for Auto Pay
- \* **PLUS, AN EXTRA 0.50%**
- \* Interest Rates START at 3.75%
- \* Loan Applications on our website
- \* [www.epsfcu.org](http://www.epsfcu.org)



**STUDENT LOANS**

**Two Options 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!** – **TELL YOUR FAMILY & FRIENDS**

**IS YOUR ACCOUNT DORMANT?**

- \* Have you had activity in your account in the past year?
- \* Accounts with **NO TRANSACTIONS** from **July 2025 to June 2026** are **DORMANT**.
- \* A \$10.00 Dormant Fee will be applied.
- \* And...**after 3 years of NO ACTIVITY**, the Credit Union is required to send **YOUR MONEY** to the Illinois Treasurer.
- \* Remember, you also need a **minimum of \$5.00** in your account to remain a Member.

**Our Website is a great resource for:**

- \* Informativel Articles
- \* Loan Rates
- \* Loan Applications
- \* Membership Applications
- \* Days Closed
- \* Answers to Many of Your Questions

[www.epsfcu.org](http://www.epsfcu.org)



**NO TIME TO CALL US?**

Got 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



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

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



**INTEREST RATE IS  
BASED UPON 3 ITEMS:**

- 1) Credit Score**
- 2) Year of Vehicle**
- 3) Length of Loan**

## **VEHICLE LOAN SPECIAL**



### **VEHICLE LOAN INTEREST RATES**

Credit Score		A+ Excellent	A Very Good	B Good	C Fair	D High Risk
Vehicle Year		<b>760+</b>	<b>700-759</b>	<b>660-699</b>	<b>600-659</b>	<b>599-0</b>
2025 & Newer	Up to 60 Months	4.50% apy	5.00% apy	6.25% apy	7.50% apy	13.00% apy
	72 Months	5.00% apy	5.25% apy	6.50% apy	7.75% apy	14.0% apy
	84 months	5.75% apy	6.25% apy	7.50% apy	9.00% apy	N/A
2024 – 2022	Up to 48 Months	5.25% apy	5.75% apy	6.75% apy	7.75% apy	14.00% apy
	60 Months	6.00% apy	6.50% apy	7.50% apy	8.50% apy	15.00% apy
Purchase over \$25,000	72 months	6.50% apy	7.00% apy	8.00% apy	10.25% apy	N/A
Purchase over \$25,000	84 months	7.00% apy	7.50% apy	8.50% apy	N/A	N/A
2021 - 2019	Up to 36 Months	6.00% apy	6.50% apy	7.50% apy	8.25% apy	14.50% apy
	48 Months	6.25% apy	7.00% apy	7.75% apy	8.75% apy	15.25% apy
	60 Months	6.50% apy	7.50% apy	8.50% apy	9.50% apy	16.00% apy
2018 or older	Up to 36 Months	6.50% apy	7.50% apy	9.00% apy	10.00% apy	15.00% apy
2018 or older Purchase over \$25,000	48 Months	7.50% apy	8.50% apy	9.50% apy	10.50% apy	16.00% 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 Declaration of Insurance showing that you are carrying FULL coverage on the vehicle for the length of your loan.**

#### **APRIL FOOL'S LOAN SPECIAL IS NO JOKE!**

- ★ **New/Used/Refinance Vehicles**
- ★ **Discount Off Your Qualifying Loan Rate**
- ★ **0.25% for Auto Pay thru Payroll or ACH Debit**
- ★ **PLUS, EXTRA 0.50% off**
- ★ **Go to our website for the Loan Application**
- ★ **www.epsfcu.org**