



EVERGREEN PARK SCHOOLS Federal Credit Union

9901 S Kedzie Ave. * Evergreen Park, IL 60805 * (708) 229-0322 * www.epsfcu.org * Oct. 2026

ACCOUNT VERIFICATION

As part of our internal audit, we ask our members to take a minute to verify the accuracy of their account information. Please complete the form and mail it to the address listed below. We will assume all information we have on file is accurate if you do not return by the form by October 31, 2026.

Camille Dickey, Supervisory Committee
P.O. Box 21
Worth, IL 60482

Name: _____

Member No. _____

I do not agree with the information contained in my current Evergreen Park Schools Federal Credit Union statement.

The information should be as follows: _____

Signature: _____

Date: _____

CREDIT FREEZES



Freezing your credit can help stop identity theft. When a credit freeze is in place, nobody can open a new credit account in your name, including you. If you need to apply for new credit, rent an apartment or purchase insurance, you can temporarily lift the freeze and put it back on when you're done.

Anyone can freeze their credit report, for any reason, even if their identity hasn't been stolen. A credit freeze lasts until you lift it and it's free to do. You can freeze your children's accounts too!

How to place a freeze? Contact all 3 credit bureaus by calling or signing into an account you have created and follow the prompts to freeze your credit.

Then, when you are applying for credit, you will need to lift the freeze. It is a good idea to identify which of the 3 bureaus a lender will be using to check your credit and only lift the freeze on that specific bureau. Once the need for a credit check passes, you can put the freeze back in place.



REMEMBER...FAMILY MEMBERS ARE ALSO WELCOME TO JOIN THE CREDIT UNION!

BI-WEEKLY vs. SEMI-MONTHLY PAYCHECKS

Key differences is the number of paychecks received in a year; however, your annual salary is the same regardless of how you are paid.

Bi-Weekly – 26 paychecks (A.E.R.O. and District 124)

*2 months out of the year will feature 3 paychecks instead of 2.

*Employees are paid on the exact same day of the week (i.e. every other Friday)

Semi-Monthly – 24 paychecks (District 231)

*Paychecks are slightly larger because your annual salary is divided by 24 not 26.

*Paid on specific calendar dates (i.e. 15th and 30th)

\$10,000 WITHDRAWAL NOTICE

In accordance with our Truth in Savings Policy, we reserve the right to require not less than five (5) business days' notice to withdraw \$10,000 or more from a Share Account.

ACH TRANSFERS: If you are setting up an ACH Transfer **FROM** your credit union account **TO** your personal bank account over \$10,000, we ask for advance notice in order for us to transfer funds as we keep money invested in an interest-bearing account until needed to be fiscally responsible.

Thank you for your cooperation.

Evergreen Park Schools Federal Credit Union Board of Directors

Anna Papasideris, 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

**EVERGREEN PARK SCHOOLS
FEDERAL CREDIT UNION**
9901 S. Kedzie Avenue
Evergreen Park, Illinois 60805

Dividend News

The Board of Directors declared to pay 0.50% on all eligible Share Accounts.

***RATES SUBJECT TO CHANGE AT ANY TIME!**

Loan Rates

Vehicle Loan* (Secured Loan) Rates depend on 3 items:

- ★ Year of the Vehicle
- ★ Length of the Loan
- ★ Credit Score

***RATES AS LOW AS 4.25%**

Signature Loan* (Unsecured Loan) Rates depend on:

- ★ Credit Score
- ★ Length of the Loan

<i>Credit Score</i>	<i>Loan Length</i>	<i>Loan Amount</i>	<i>Interest Rate</i>
700 +	5 years	\$15,000	7.50% - 8.50%
660-699	5 years	\$8,000	9.25% -10.25%
600-659	3 years	\$6,000	11.50%
0-599	3 years	\$6,000	13.50%

Share Secured Loans

4.50% for up to 72 months

{Shares are frozen to secure the full amount of the loan. Shares are released as loan payments are made.}

***Certain Restrictions Apply – Based on Credit Score and Debt Ratio.**

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Evergreen Park Schools Federal Credit Union

SERVING OUR MEMBERS SINCE 1957

9901 S. Kedzie Avenue
Evergreen Park, Illinois 60805
(708) 229-0322
myepsfcu@gmail.com

HOURS

8:00 a.m. to 4:00 p.m.
Monday thru Friday

www.epsfcu.org

Holiday Closings

COLUMBUS DAY
October 12, 2026

VETERAN'S DAY
November 11, 2026

