EVERGREEN PARK SCHOOLS Federal Credit Union

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

DECEMBER SKIP-A-PAY



Everyone could use some extra spending money during the Holiday season.

Take a break from your
December loan payment

For only **$25 per loan**, you can be **payment free** for the month of December.
Forms can be found on our website.

Forms *AND* Payment MUST be received by
Wednesday, Nov. 18, 2026

VISA GIFT CARDS

CREDIT UNION SELLS VISA GIFT CARDS

Make your holiday shopping a breeze!
Right size for everyone on your gift list!

HOLIDAY LOAN SPECIAL

COMING SOON! HOLIDAY LOAN SPECIAL

November 19, 2026 thru January 15, 2027



- **Take 1.5% off your Qualifying Rate**
- **Borrow up to $6,000**
- **Up to 3 years to repay**
- **Save additional 0.25% with ACH/Payroll**
- **Visit our website to download the application**
- **www.epsfcu.org**

All Lending Policies Apply
Unsecured SIGNATURE LOANS ONLY

Take ADVANTAGE of the...
HOLIDAY LOAN SPECIAL
*Pay on those **HIGH INTEREST CREDIT CARD BALANCES!***

SAVE lots of **CASH**!

Credit Card Rate	**27.00%** or **HIGHER**
Credit Union Rate as LOW as	**5.75%**

How did we do?

Customer Service is very important to us!
Please take a moment to provide your feedback.
Email epsfcuboard@gmail.com with comments.

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

Credit Score	*Loan Length*	*Loan Amount*	*Interest Rate*
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, Debt Ratio & Payment History.**
RATES SUBECT TO CHANGE AT ANY TIME!

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

VETERAN'S DAY
November 11, 2026

THANKSGIVING
November 25-27, 2026

CHRISTMAS
December 24-25, 2026

