



**WE'VE GOT
\$4,000,000
TO LEND!**

DRIVE AWAY WITH:

- Low rates
- Up to 100% financing
- Flexible terms up to 84 months*
- New, used or refinanced auto loans

Visit epfcu.org today to apply for your same-day pre-approval! If you have questions, please stop into a branch or call one of our member service representatives at 202-874-3210 (option 3).

*Monthly payment on a loan of \$30,000 financed for 84 months at 4.50% APR would be \$417.30. APR = Annual Percentage Rate. Applications are subject to credit approval, and actual rate is based on your credit. All rates are subject to change without prior notice. Rate shown is our Platinum Loan Rate. Other restrictions and discounts may apply. Not all borrowers will qualify for the lowest rate. Not all applicants will qualify. Membership eligibility required.



A Holiday Season to Remember

It's already October, which means the holiday shopping season is right around the corner. At EPFCU, we want you to enjoy the holidays without breaking the bank. Setting a budget and sticking to it are key ways to manage your money while buying gifts, attending parties, and more.

Our new epSMART REWARDS credit card is a great way to help pay for holiday purchases. This card offers big rewards, low rates and no balance transfer fees.* And you'll earn 10,000 bonus points to use for rewards when you spend \$2,000 in purchases in the first 90 days. Learn more about the epSMART REWARDS card below.

Another way to ease the pain of holiday spending is to sign up for a uChoose account. Starting with just \$5, you can set money aside all year for any special purpose. You'll earn higher dividends while the funds are held in your account. On the first day of the month you choose, we'll send the money you've saved over to your checking or savings account. The best part is you can open as many club accounts as you need.

We're always here to offer sound advice, so don't forget to stop by and see us if you experience any financial troubles. Together we'll make this a holiday season to remember!

Kirsten Williams
Kirsten Williams | **President**

*Not all members will qualify for the lowest rate.



epSMART REWARDS

You deserve to earn more! And you can with our new epSMART REWARDS Mastercard®.

- NO Annual or Balance Transfer Fees**
- 1.99% Introductory APR* for Balance Transfers for 9 months. After 9 month introductory period, the standard APR for purchases (7.75% - 18.00%) will apply
- Cash Advance is the same low rate you pay for everyday purchases
- 1 point per dollar on all purchases
- Earn points for gift cards, merchandise, travel and more
- Merchant-funded bonus point offers
- Easily redeem your rewards via **ep**Online banking



With BIG rewards, LOW rates* and NO balance transfer fees**, it's the only credit card you'll ever need. Apply today for the advantages of our SPECIAL bonus point offer — spend \$2,000 in purchases within 90 days of enrolling in epSMART REWARDS and receive 10,000 bonus points! Stop into one of our branches, call 202-874-3210 (option 3) or go to epfcu.org.

*APR = Annual Percentage Rate. Rates are variable and range from 7.75% APR to 18.00% APR. Your rate will be based on your creditworthiness. **Other fees may apply such as cash advance fees (2% of the cash advance), foreign transaction fees (1% of each currency transaction). See Cardholder Agreement. Membership eligibility required. Federally Insured by NCUA.

Protect Your Identity This Holiday Season

Having your identity stolen would be worse than finding a lump of coal in your stocking. So here are a few simple steps you can take to protect your identity this holiday season.



1. Only use legitimate sites when shopping online. Look for "https" and an image of a locked padlock to ensure your web site is secure.
2. If you click on a promotional link within an email, make sure the link you're redirected to hasn't been altered (i.e. one or two letters either missing or changed). This usually means it's a phishing scam and you'll be asked to input personal information.
3. Password protect your phones. Your phone is most likely connected to your bank account so keep it secured and within your possession at all times while in public.
4. Make purchases with a credit card. Credit card companies offer more protection against fraudulent activity. With a debit card, the funds are immediately withdrawn from your account, leaving you with less recourse if the transaction was not legitimate.
5. Monitor your credit report and credit card statements throughout the busy season.

By staying vigilant, you can safely navigate the busy holiday season without losing your identity.

Skip-a-Payment this Holiday Season*



Could you use some extra money this holiday season to pay for gifts, travel and parties? If you have loans with EPFCU, you could Skip-a-Payment twice a year. All you need is a good repayment history and the Skip-a-Payment request form. Fill it out and enjoy a boost in your monthly budget. You'll find the form and more information, including restrictions, at epfcu.org.

*Interest will continue to accrue during the month payment is not made.

Check Image Update

As of September 9, 2019, members will not be able to access or view checks that have cleared before this date within epOnline (home banking). Only checks cleared after September 9, 2019 will be available. If you need a copy of a check from before September 9, 2019, please notify Member Services at 202-874-3210 (option 3). A copy will be provided to you at no charge. We apologize for any inconvenience.



Staff Training Days

Due to staff training, our offices will open at 10 a.m. on **October 10**, **November 7** and **December 5**.

Holiday Closings

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Day

Wednesday, December 25

New Year's Day

Wednesday, January 1, 2020



A better environment for your money.®

www.epfcu.org

P.O. Box 23393
Washington, DC 20026

202-874-3210

Fax: 202-874-4187

Audio Teller: 202-874-0019

800-829-0023

Mortgage Hotline: 703-667-9281

NMLS #405654



Federally Insured by NCUA



When you have our free checking account and a debit card, you're just a few steps away from receiving exclusive quarterly offers and some great free services including:

- **FREE Bill Pay and e-Statements**
- **FREE unlimited foreign ATM withdrawals**
- **FREE shared branch transactions**
- **FREE Money Orders and Wire Transfers**

Exclusive Relationship Reward

If you are a Relationship Rewards member and apply for and are approved for an epSMART REWARDS card, you can receive up to 1,000 bonus points. Receive 500 points for opening the account and an additional 500 bonus points if you do a balance transfer.*

How to Get Relationship Rewards:

- **ADD direct deposit and online banking to your membership**
- **MAINTAIN a combination of savings and loan balances equal to \$2,500**

*To be eligible to earn the 500 or 1,000 points member must be enrolled in the epSMART REWARDS program by December 31, 2019. Points earned (500 or 1,000) will be automatically awarded in January 2020 and reflected on members' epSMART REWARDS monthly statements after review and confirmation of an epSMART REWARDS card being opened and/or a balance transfer being completed by a Relationship Rewards member. If you have any questions regarding this offer, please call 202-874-3210.