

RELATIONSHIP Rewards

Exclusive Relationship Reward — April-June 2020

For the months of April, May and June you will receive a **\$50 Visa® gift card** with any auto loan of \$15,000 or more.*

How to get Relationship Rewards:

- A combination of \$2,500 in savings and loan balances
- A Checking Account with Direct Deposit
- epOnline or mobile banking.
- A Visa® Debit Card

*Gift Card will be available at the branch or via mail after the loan closes.



When You Need it Most, EPFCU is Here to Help.

A **Personal Loan** from EPFCU may be your solution for extra cash, consolidating bills, or whatever you need right now.

- **Rates as low as 6.75% APR***
- **Terms up to 60 months****

Call **202-874-3210, option 6** or log on to **epfcu.org** to apply for your Signature Loan!

*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. Rates shown are our Platinum Loan Rates. Not all applicants will qualify for the lowest rate. Other restrictions and discounts may apply. **60 month financing not available at 6.75% APR. Monthly payment example: A loan of \$10,000 financed for 24 months at 6.75% APR would be \$44.67 x 10 = \$446.68 per month. A loan of \$10,000 financed for 60 months at 8.00% APR would be \$20.28 x 10 = \$202.28 per month.

KIRSTEN'S Korner



We Remain Committed to Supporting Your Everyday Financial Needs

During these uncertain times, we want to remind you that we are here for you – ready to listen, support and help navigate as the Coronavirus (COVID-19) situation evolves. Please know that we care about both your physical and financial health, and just like you, we are keeping up with the latest news about the outbreak and its impact on you, our members, and the Credit Union as a whole. With that said, our top priority is the health and safety of our employees and you, our member-owners. We strongly encourage you to use our online and mobile banking to transact business safely from home. For your reference, please find additional details about the various ways you can manage your account remotely.



Digital Banking

Log in to **epOnline** via desktop or our free **epOnline Mobile App**® to:

- Review account balance, summary and history
- Transfer money between accounts
- Deposit checks remotely
- Withdraw from allowed accounts
- View check images and statements
- Add a new account
- Pay your EPFCU credit cards and loans, and set up recurring payments
- Pay your monthly bills
- Pay other people directly
- Manage eMails and eAlerts

Learn more or enroll in **epOnline** banking at **epfcu.org**



ATM Access

Access more than 80,000 surcharge-free ATMs nationwide via the Allpoint and CU Here networks. Many of these ATMs also take check and cash deposits.

Use our ATM locator at **epfcu.org** to find one near you.



Debit & Credit Cards

Your EPFCU Debit and Credit Cards give you immediate access to your money. Your cards are safer and more convenient than carrying cash or checks.



Member Services

Send a secure message to Member Services through **epOnline**, or call us at **202-874-3210, option 3**.



Audio Teller

Call "Connie" our 24 hour Audio Response System at **202-874-0019** or **800-829-0023** and make all the same account transactions you make through **epOnline**.

Stay up-to-date via our website at **epfcu.org** and stay safe and healthy!

Kirsten Williams

Kirsten Williams | **President**

*Data and Carrier rates may apply.

Member Satisfaction Survey & Gift Card Winner

Thank you to everyone who took the time to complete our survey – we received a great response, with 432 surveys returned and an overall rating in each category of positive. Your opinions really do matter to us, and knowing what you think helps us to serve you better. Congratulations to our winner, Cynthia Woodard, who received the \$100 Visa® Gift Card.



Keep Your Vehicle, Trade In Your Rate!

Love your car but hate your payment? Save money each month or over the life of your loan with our low rates, flexible terms and up to **1% cash back** (up to \$300) when you refinance your New or Used Auto, Truck, Motorcycle or RV loan with us now through June 30, 2020.

- ➔ Rates as low as **3.00% APR***
- ➔ Up to **100% financing**
- ➔ Terms up to **84 months**
- ➔ **.25% SmartWay® Loan Discount****

Relationship Rewards
\$50 Visa® Gift Card
 is available with any auto loan of \$15,000 or more***

Refinancing is easier than you think. Plus we do everything we can to make the process fast and simple. Call us at **202-874-3210, option 6** or log on to **epfcu.org** to start your auto loan refinance today.

*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. Rates shown are our Platinum Loan Rates. Other restrictions and discounts may apply. Monthly payment example: A loan of \$20,000 financed for 36 months would be \$29.09 x 20 = \$581.68 per month; your loan will have a total cost of \$20,940.48 (\$581.68 x 36). A loan of \$20,000 financed for 84 months would be \$13.56 x 20 = \$271.12 per month; your loan will have a total cost of \$22,774.08 (\$271.12 x 84). **To qualify for this discount, members must refinance a vehicle classified as a SmartWay® vehicle by the United States Environmental Protection Agency (EPA). ***Gift Card will be available at the branch or via mail after the loan closes.



There's No Place Like Home ... And No Better Time to Buy or Refi!

Take advantage of today's historically low rates — secure low-cost financing when you buy a new home or refinance your current home.

Whether you're **buying** your first home, moving up to something bigger, downsizing for retirement, or purchasing a vacation home or a rental property, we're here to connect you with the right mortgage,* at a great, low rate. Not looking to move, but still want to save?

Refinancing your current mortgage could mean a lower rate, lower monthly payments, cash back in your pocket to fund a large purchase or even a faster payoff!

The process is simple. And we're here to help. Go to **epfcu.org** to check out current rates and start an application today.

*Your loan may or may not be sold to another lender. If your loan is sold, it will not change any terms or conditions of your loan. Other terms or conditions may apply, please call 703-667-9281 for details. EPFCU NMLS# 405462

2020 Annual Meeting & Election

The credit union's Annual Membership Meeting and Election is scheduled for April 15, 2020 at 5:00 p.m. and will be held this year via Webex. Login information will be posted on our website **epfcu.org** prior to the meeting.

Election of Officials

We will hold our annual election of officials during the Annual Meeting. This year there will be three vacancies on the Board, each for a three-year term. The Nominating Committee has presented its slate of nominees (see the bios below).

No nominations will be accepted from the floor.

Nominees

Joel C. Taub* William W. Wills* William Terry Forrest*

JOEL C. TAUB is currently a member of the Board of Directors of the E&PFCU. Mr. Taub has served the credit union in various capacities since 1978, including Chairman of the Board of Directors (1987-2005), Treasurer, and Chairman of the Supervisory Committee. In 2005, after more than 30 years of government service, Mr. Taub retired from the Bureau of Engraving and Printing, where he was the Associate Director for Management. Mr. Taub holds a BBA in Finance and an MBA in Accounting, both from George Washington University.

WILLIAM W. WILLS is a retired Associate Director of Operations for the Bureau of Engraving and Printing. He has served on the Board of Directors of the E&P Federal Credit Union since 1987. Prior to that, he served as Chairman of the Credit Committee for several years. He is presently serving as the Vice Chairman of the Board of Directors. Mr. Wills is an alumnus of N.C. A&T State University and holds an Engineering certificate. He served 37 years in the Bureau and was in management for 24 of those years.

WILLIAM TERRY FORREST is a retired Management Analyst from the Environmental Protection Agency's Headquarters' Office of

Environmental Information. During his career at EPA, Terry served as a Management/Budget Analyst for the Office of R&D, Office of Water, and Office of Administration and Resources Management. He worked for the EPA for 37 years prior to retiring. Terry's last position was with the Environmental Information Exchange Network Grant Program managing grant and contact acquisitions and served as system administrator for the Exchange Network Workflow Database/Tool. Terry has volunteered with the credit union for over 35 years and is currently Treasurer of the Board of Directors.

He previously served as Vice-Chairman of the Board as well as Chairman of the Credit Committee and Treasurer of the former EPA FCU. He graduated from Benedict College and received certification as an Environmental Manager from the University of Southern California.

*Incumbent



Holiday Closings

Memorial Day
Monday, May 25

Independence Day
Friday, July 3



www.epfcu.org

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