

OCTOBER  
2023

# Class Notes

## BOARD OF DIRECTORS

### President

Dave Taylor

### Vice President

Nancy M. Smith

### Treasurer

Bob Evancho

### Secretary

Denise Schwartz

### Directors

Syd Goldberg

Yulonda Murray

Shawn Outlaw

Maria Stevens

Veronica Wilkie

## HOURS

### Main Office

Monday - Friday

9 am to 4:30 pm

Saturday

9 am to 12 noon

CLOSED Sunday

### Summer Hours

June 20 - August 18

Monday - Friday

8:30 am - 4 pm

Closed Saturday and Sunday

(Saturday hours resume

September 9)

## CLOSINGS

### Columbus Day

Monday, October 9

### Veterans Day

Saturday, November 11

### Thanksgiving Day

Thursday, November 23

### Christmas Day

Monday, December 25

## Fall into Savings

Love your car but not your loan? Fall into savings with edU FCU. Refinance your auto loan from other financial institutions with us, and receive a special promotional APR\*.

**Receive 1.00% Off**  
of our regular auto loan rates!

We will pay off your current loan and then give you a loan with a rate reduction of 1.00% off of our current auto loan rates. This can be a fast and easy way to save money every month. Lower your auto loan APR and lower your monthly payments or pay off debt faster.

If you are looking for a new vehicle, motorcycle, or RV, check out our low loan rates! Do not start shopping without starting with us. Give us a call to get pre-approved for a loan!

\*APR = Annual Percentage Rate. Actual Rate will still be dependent upon individual credit worthiness and credit score. All applications must be submitted and completed by November 30, 2023 in order to receive the promotional rate.

# REFER A MEMBER

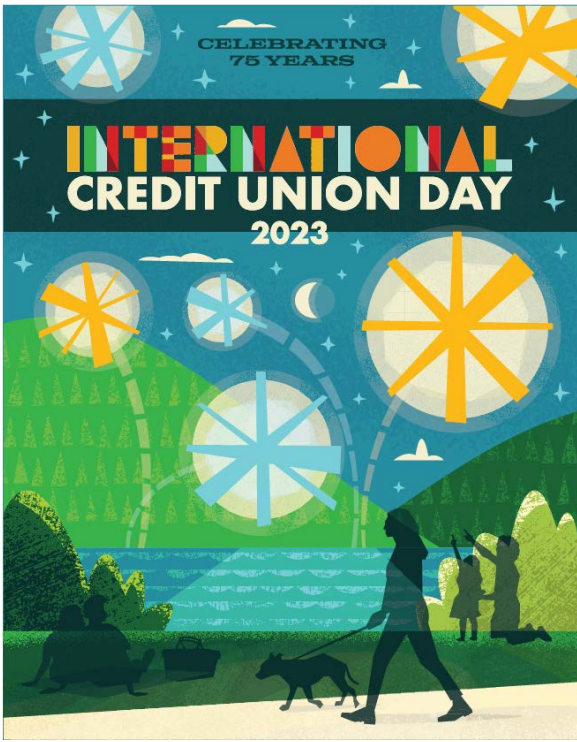
Limited  
Time  
Offer



You understand the value of credit union membership & benefits. Share the knowledge today.

Refer a family member or co-worker for edU FCU membership, and both of you will receive 0.50% off\* a new auto loan or signature loan.

\*Interest rate based on credit worthiness and credit score. Cannot be combined with any other specials or promotions. Certain conditions and restrictions may apply. Limited time only.



## 75 Years of International Credit Union Day®

On October 19, 2023, edU Federal Credit Union will join over 56,000 credit unions worldwide to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. edU Federal Credit Union is honored to be a part of this proud tradition.

International Credit Union Day is brought to you by Credit Union National Association and World Council of Credit Unions. Elan Credit Card proudly sponsors this year’s event.

## MAKE SURE YOUR INFORMATION IS UP TO DATE

Has your personal information changed recently? If you changed your physical address, email address, or phone number, don’t forget to update your information with us as soon as possible. Do you need to add a beneficiary to your account? Please ensure your information is correct so you can continue to receive important credit union communications.

## Stay Up To Date On Credit Union News!

Like us on Facebook at edU Federal Credit Union



Download the mobile app — search edufcu in google play or the app store.



Visit our website: [www.edufcu.org](http://www.edufcu.org)



## Current Loan Rates — Effective October 1, 2022

APR = Annual Percentage Rate

**Home Equity Loan Line of Credit\***  
Variable Rate Prime Interest Rate  
(Minimum rate 5%, Maximum rate 18%)

**Home Equity Loan\***  
Fixed Rate  
4.85% to 6.60% APR  
4.50% to 6.25% APR (w/Share Draft deduction)

**Visa Credit Card w/Cash Back Rewards\***  
7.99% to 14.99% APR  
\$500 (Min.) to \$15,000 (Max.)  
No Annual Fee

**Share/Certificate Secured\***  
2.00% APR above regular Share/  
Certificate rate

**Overdraft Protection Loan\***  
13.00% APR  
\$3,000 (Max.)

**First Time Borrowers\***  
15.00% APR  
\$500 loan

**Student/Education Loan\***  
(not government subsidized)  
7.00% APR  
\$10,000 (Max.)

**Signature Loan\***  
7.90% to 17.90% APR  
\$15,000 (Max.)

**New Auto/Motorcycle Loans\***  
100% Financing  
2.00% to 13.75% APR  
80% Financing  
1.75% to 13.25% APR

**Used Auto/Motorcycle Loans\***  
2.50% to 13.90% APR

**New RV/Boat/Trailer Loans\***  
100% Financing  
2.50% to 14.75% APR  
80% Financing  
2.25% to 14.25% APR

**Used RV/Boat/Trailer Loans\***  
4.00% to 15.40% APR

## Club Savings Accounts



**Vacation Club (May 1 to April 30)**  
**Christmas Club (Nov. 1 to Oct. 31)**  
**Teachers Club (Aug. 1 to July 31)**  
Dividend added to end of term.  
No dividend for early withdrawal.



\*All loan rates may vary depending upon term and credit worthiness. Rates are subject to change without notification. The credit union reports information about Loan and Deposit Accounts to the credit bureau. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Contact your credit union for details about risk-based lending. We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.