edU FEDERAL CREDIT UNION

OCTOBER 2026

Class Notes

BOARD OF DIRECTORS

President
Nancy M. Smith

Vice President
Karen Kozlowski

Treasurer
Bob Evancho

Secretary
Denise Schwartz

Directors
Yulonda Murray
Maria Stevens
Veronica Wilkie
Kory Dench

HOURS

Main Office
Monday - Friday
9 am to 4:30 pm

Saturday
9 am to 12 noon
CLOSED Sunday

CLOSINGS

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving Day
Thursday, November 26

Christmas Eve
Thursday, December 24
Close at noon

Christmas Day
Friday, December 25

New Years Eve
Thursday, December 31
Close at noon

Refinance your auto loan from another institution September 1 – October 31 and receive an additional 1.0% off our already low loan rates.
Applications must be submitted between September 1 and October 31, 2026.
Fall is here—and so is the season for growing your savings!
Apply online today at edufcu.org.

*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 October 31, 2026 in order to receive the promotional rate.

HOLIDAY LOAN SPECIAL

$2,000 for 24 months
as low as **7.9%**

Applications must be submitted
November 1-November 30

Income & Estate Planning Partners

With decades of experience in financial planning, we take a planning-first approach to help you navigate your financial journey.

Who We Are

At Income & Estate Planning Partners, we help you make confident financial decisions. Our team specializes in income, investment, and estate strategies designed to protect your wealth and provide long-term security.

Whether you're planning for retirement or building a legacy, we create customized solutions to fit your unique goals.

Why Choose Us

Deep Industry Experience
Our team brings years of expertise in financial, income, and estate planning to help you make informed decisions.

Comprehensive Planning
We take a holistic approach, addressing all aspects of your financial picture to create a well-rounded strategy.

Personalized Strategies
Every client is unique, and so is our approach. We tailor plans to fit your specific needs, goals, and family situation.

Our Services

Retirement Income Planning
- Create a steady, reliable income stream.
- Maximize Social Security and pensions.
- Plan for inflation and healthcare costs.

Estate & Legacy Planning
- Protect and transfer wealth efficiently.
- Establish wills, trusts, and beneficiaries.
- Minimize estate taxes and legal hurdles.

Investment Management
- Build a diversified, goal-focused portfolio.
- Optimize tax-efficient investment strategies.
- Monitor and adjust for long-term success.

Risk & Insurance Planning
- Identify and mitigate financial risks.
- Use life and disability insurance for protection.
- Safeguard wealth from unexpected events.

Contact Us

302-722-6000 www.iandeplanning.com

DON'T FALL FOR FINANCIAL SCAMS

STAY ALERT, STAY SAFE

Financial scams can happen online, by phone, or through messages that appear legitimate. Scammers may create urgency and ask for personal or banking information, passwords, or one-time codes. Remember: legitimate organizations won't pressure you to share sensitive information or send money.

Be cautious of unexpected checks, especially if you're asked to deposit them and send money back. When in doubt, pause, verify requests through official channels, and talk to someone you trust.

Staying alert is one of the best ways to protect yourself from financial fraud.

Current Loan Rates — Effective July 23, 2026

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
5.85% to 7.60% APR
5.50% to 7.25% 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
4.00% to 15.75% APR
80% Financing
3.75% to 15.25% APR

Used Auto/Motorcycle Loans*
4.75% to 16.50% APR

New RV/Boat/Trailer Loans*
100% Financing
4.00% to 16.25% APR
80% Financing
3.75% to 15.75% APR

Used RV/Boat/Trailer Loans*
6.10% to 17.50% 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.

NCUA

EQUAL HOUSING LENDER

*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."To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents."

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