



FOCUS

SANTA'S HELPER LOAN SPECIAL

For a limited time, get an EFCU personal loan to help with holiday expenses or for whatever you need at an annual percentage rate as low as 8.25% for terms up to 60 months!* Loan available from November 1, 2024, through January 31, 2025.

Apply through our mobile app, online, in branch, or call a loan officer today! 812-424-2621 option 3.

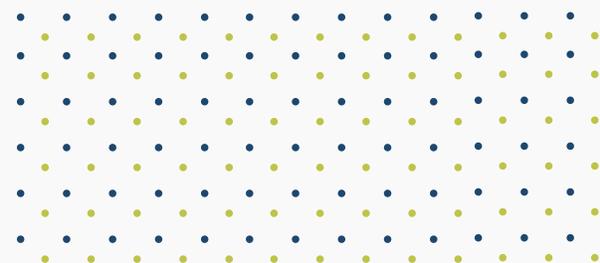
*Subject to loan approval. Annual Percentage Rate based on credit history. Rates are subject to change. \$2,500 new money minimum required. Special rates available through 1/31/2025. Not applicable for refinancing of existing EFCU loans.



VISA® SPECIALS

Do you have balances on other higher-rate credit cards? You could save yourself hundreds of dollars over time when you switch to one of our EFCU Visa® Credit Cards with no transfer fees. Plus, receive a very special rate on all purchases made with your EFCU Visa® Credit Card this November-December.

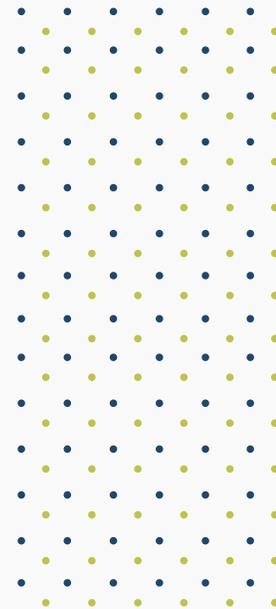
*See your Visa® statement for details.



DIRECTOR NOMINATIONS NOW ACCEPTED

It is time for the Nominating Committee of EFCU to seek nominations for the Board of Directors. The election will be held at the 64th Annual Meeting on March 12, 2025, with two positions open. Applicants are asked to submit a resume to the credit union on or before December 1, 2024, to receive consideration by the Nominating Committee.

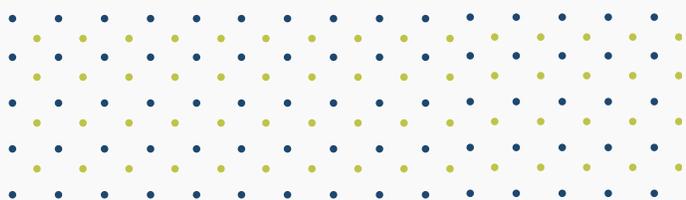
Directors of the credit union are volunteers who help make decisions on the future of the credit union. Directors are required to attend monthly meetings discussing the credit union's financial progress, goals, and objectives. Applicants for these positions must meet the following criteria: Age 18 or older and primary account holders, active users of credit union services with accounts in good standing, and qualified to make unbiased decisions in the overall interest of the credit union. To apply, send your resume to any credit union branch, attention: Nominating Committee, or email to supervisory@evansvillefcu.org.



IT PAYS TO HAVE AN AUTO LOAN WITH US - UP TO \$400!

Finance your new vehicle with us or refinance your qualifying* auto loan from another financial institution, and we'll pay you 1%, up to \$400! PLUS give you a GREAT rate. It really is that simple! Apply through our mobile app, online, in branch, or call a loan officer today! 812-424-2621 option 3.

*Minimum loan amount of \$7,500. Excludes existing EFCU loans. Subject to credit approval. Cash back incentive will be deposited into your EFCU savings account once the third scheduled payment has been made.



UPCOMING HOLIDAY CLOSINGS:

- Columbus Day - Monday, October 14
- Veterans Day - Monday, November 11
- Thanksgiving Day - Thursday, November 28
- Christmas Eve (close at noon) - Tuesday, December 24
- Christmas Day - Wednesday, December 25
- New Year's Eve (close at 1:00) - Tuesday, December 31
- New Year's Day - Wednesday, January 1, 2025