

# FINANCIAL

FALL 2025



# 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, 2025, through January 31, 2026.

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

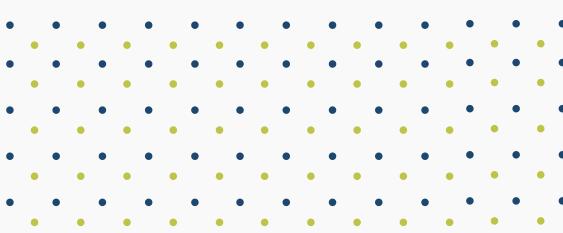
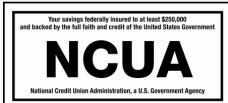
\*Subject to loan approval. Annual Percentage Rate based on credit history. \$2,500 new money minimum required. Not applicable for refinancing of existing EFCU loans. Equal opportunity lender.



## VISA® SPECIALS

Want a better rate this holiday season? From September 1, 2025, through December 31, 2025, you can enjoy rates **as low as \*0%** on your EFCU Credit Card purchases! Speak with a loan officer today for more information!

\*Get 0% Annual Percentage Rate on Platinum Visa Credit Card and 9.9% APR on Classic Visa Credit Card purchases from September 1, 2025, through December 31, 2025, with approved credit. Rates on purchases made during the promotional period are good through the July 2026 statement cycle. Minimum payment requirements apply. See your statement for additional details. Equal opportunity lender.



## 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 65th Annual Meeting on March 11, 2026, with two positions open. Applicants are asked to submit a resume to the credit union on or before December 1, 2025, 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](mailto:supervisory@evansvillefcu.org).

## NOMINATIONS

## IT PAYS TO HAVE AN AUTO LOAN WITH EFCU - UP TO \$500!

Finance your new vehicle with us or refinance your qualifying\*\* auto loan from another financial institution, and we'll pay you 1%, up to **\$500!** PLUS give you a rate as low as **\*4.65%**. It really is that simple! Apply through our mobile app, online, in branch, or call a loan officer today! 812-424-2621 option 3.

\*2023 model year or newer. Subject to credit approval.

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

Equal opportunity lender.



### UPCOMING HOLIDAY CLOSINGS:

Columbus Day - Monday, October 13

Veterans Day - Tuesday, November 11

Thanksgiving Day - Thursday, November 27

Christmas Eve (close at noon) - Wednesday, December 24

Christmas Day - Thursday, December 25

New Year's Eve (close at 1:00) - Wednesday, December 31

New Year's Day - Thursday, January 1, 2026