

## CONSUMER LOAN RATES

Effective August 1, 2016

Phone (310) 632-0100 • Fax (310) 632-5370

[www.schoolsfcu.org](http://www.schoolsfcu.org)



Proudly serving the LAUSD and LACCD since 1939

*Rates and terms are subject to change without notice*

NEW/USED VEHICLE LOAN	TERM	APR
<b>100% Financing</b>	36	1.49%
	48	1.49%
	60	1.49%
	72	1.49%
	84	3.24%



MEET OR BEAT Auto Refinance	TERM	APR
<b>100% Financing</b>	36	<div style="border: 1px solid black; border-radius: 50%; padding: 10px; text-align: center;"> <p>Rate &amp; Payment Reduction!</p> <p>And have the option to defer payments during the summer months!</p> <p>lowest possible rate @ 1.49% for 72 months.</p> </div>
	48	
	60	
	72	
	84	

Discounts that apply are: .25% with direct deposit, .25% with auto pay from a SFCU checking account, .25% if financing ≤ 80% of LTV for terms > 60 months. New Auto Loans are for 2015 models or newer with less than 15,000 miles. Used Auto Loans are 2015 models or older with more than 15,000 miles. Additional terms and discount pricing available if financing 90% of LTV.

FOR EDUCATORS	TERM	APR
<b>Classroom Supply Loan</b>	12	0.00%
<b>Classified Utility Loan</b>	12	1.50%
<b>Relocation Loan</b>	12-36	5.90%
<b>Career Enhancement</b>	12-60	5.90% - 12.50%
<b>Payroll Assistance</b>	10	5.25% - 6.50%

MOTORCYCLE LOANS	TERM	APR
<b>NEW/USED</b>	48	7.00%
	60	7.50%
	72	8.00%

MORTGAGE LOAN	TERM	RATE/APR
<b>Home Equity Line of Credit</b>	Revolving	2.49% <small>12 month intro</small>
<b>1<sup>st</sup> Mortgage Loans</b>	360	Call us @ 866-459-2345 or visit <a href="http://www.schoolsfcu.org">www.schoolsfcu.org</a> for the most recent rates
	180	
	120	

All loans are subject to credit approval. All auto, recreational, and motorcycle related products are subject to eligibility requirements.

\*Term\* stated represents the number of months that a payment can be extended for.

Rates listed are the lowest possible rates being offered. Actual rate awarded will be based on borrower's credit qualifications and loan characteristics.

SHARE SECURED LOANS	TERM	APR
	66	Rate + 3.00%

Rate is determined based on the highest rate being paid on a Regular Share Account

LINE OF CREDIT*	TERM	APR
	Revolving	8.90%

VISA CREDIT CARD – FIXED*	TERM	APR
<b>Unsecured</b>	Revolving	5.90% - 18.00%
<b>Secured</b>	Revolving	12.90%

Balance transfer rate as low as 1.75% APR for 12 months. Offer is valid for new and current cardholders.

SIGNATURE LOAN*	TERM	APR
	12	5.00%
	24	5.50%
	36	6.25%
	48	7.50%
	60	8.50%
	72	9.50%

\*Maximum loan amount is \$15,000.

COMPUTER LOAN	TERM	APR
	12	1.50%

Computer Loan rate will increase by 1.00% if the member is not enrolled in e-Statements

EVERYDAY LOAN	TERM	APR
	6	28.00%

### The Gift of Membership

- FREE Savings and Checking Account
- VISA® Balance Transfer Rate as low as 1.75% for 12 months
- Computer Loans @ 1.50%
- +30,000 ATMs – That's More ATMs than the "big" banks
- MORE Service Locations than other educational based credit unions in Los Angeles County\*\*\*

Not a member? Join online @ [www.schoolsfcu.org](http://www.schoolsfcu.org)



## MEMBER DIVIDEND RATES

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SAVINGS (a)	MINIMUM BALANCE	APR	APY
Regular Shares	\$ 100 - \$ 2,499	0.000%	0.000%
Christmas Club	\$ 2,500 - \$ 9,999	0.050%	0.050%
You Name It	≥ \$10,000	0.100%	0.100%
SUMMER LIFEGUARD (e)			
Savings	Automatic Contribution	2.967%	3.000%
CHECKING (b)			
Interest Checking	\$ 500 - \$ 2,499	0.000%	0.000%
	\$ 2,500 - \$ 9,999	0.050%	0.050%
	≥ \$10,000	0.100%	0.100%
PREMIUM MONEY MARKET (b)			
	< \$ 2,499	0.000%	0.000%
	\$ 2,500 - \$ 9,999	0.150%	0.150%
	\$ 10,000 - \$ 24,999	0.200%	0.200%
	\$ 25,000 - \$ 49,999	0.250%	0.250%
	≥ \$ 50,000	0.300%	0.300%
IRA ACCUMULATION (a)			
	≥ \$100	0.150%	0.150%

**+30,000**

**Surcharge FREE ATMs**

For the nearest location:

Call (888) SITE-COOP

Text your location to 692667 (MYCOOP)

Download the  
 "CO-OP Locator Guide"  
 from the App Store  
 and Google Play Market

**+5,000**

We have more

**Service Center/Branches**

than any other educational based credit  
 union for LAUSD employees

For the nearest location

Call (888) CU-SWIRL

Download the  
 "CU SERVICE CENTER Locator Guide"  
 from the App Store  
 and Google Play Market

CERTIFICATE ACCOUNTS (c) (Term Share, Traditional IRA, Roth IRA, and Educational IRA)	\$2,000	\$49,999	\$50,000	\$89,999	≥ \$90,000	
	APR	APY	APR	APY	APR	APY
12 Months – 23 Months	0.200%	<b>0.200%</b>	0.320%	<b>0.320%</b>	0.399%	<b>0.400%</b>
24 Months – 35 Months	0.300%	<b>0.300%</b>	0.330%	<b>0.330%</b>	0.499%	<b>0.500%</b>
36 Months – 47 Months	0.399%	<b>0.400%</b>	0.529%	<b>0.530%</b>	0.797%	<b>0.800%</b>
48 Months – 59 Months	0.600%	<b>0.602%</b>	0.728%	<b>0.730%</b>	0.995%	<b>1.000%</b>
60 Months	0.750%	<b>0.752%</b>	0.926%	<b>0.930%</b>	1.292%	<b>1.300%</b>

PROMOTIONAL CERTIFICATE (d)	TERM	APR	APY
Special IRA	18 Months	0.449%	<b>0.450%</b>
<b>Relationship Certificate ( \$5,000 - \$ 50,000 )</b>	12 Months	<b>2.472%</b>	<b>2.500%</b>

(A) Dividends are calculated on your daily balance. Dividends will compound quarterly. (B) Dividends on Share Checking and Premium Money Market Accounts are based on your daily balance, and will compound monthly. (C) Rates shown for (A) and (B) are anticipated only, since dividends are paid from available earnings declared at the end of the dividend period. Share Certificates are subject to a penalty for early withdrawal. Rates shown for Certificates are contracted when the account is opened and upon renewal. Certificates are compounded and paid monthly. (D) Additional deposits allowed. Minimum requirements are: \$500 in Share Savings, \$500 in Share Checking, Direct Deposit of at least \$250/month, \$15,000 in combined loan balances, e-Statements. (E) Deposits can only be made from a qualified school district payroll. Penalty free withdrawals can be made between June and August.

Your savings federally insured to at least  
 \$250,000 and backed by the full faith and credit  
 Of the United States Government

