



Let Your Rate Fall



# Transfer Balances to Our Visa Platinum Credit Card

High-interest bank and store credit card bills can really sap your budget! Save money by transferring other card balances to our Platinum Visa credit card. There's no balance transfer fees or annual fees, and we won't raise your rate because of a late or missed payment. Your rate falls for 12 months and you rake in the savings!

**3.99%**  
APR

For 12 months on  
transferred balances

**NO transfer fee!**

## And **3.99%** On Purchases **Just in Time** for Holiday Shopping

Enjoy this special low rate for 12 months on all your Visa Platinum purchases made now through December 31, 2018. Go to [SchoolsFCU.org](http://SchoolsFCU.org) to apply for a new Visa Platinum or to transfer balances.

Balance transfer rate of 3.99% APR valid for 12 months from date of advance. After promotional period, standard purchase APR applies. Loans subject to approval.

## Holiday Loan — a Member Favorite **3.99%** APR

- Borrow up to \$2,500
- 12 months to repay
- No processing fee

Twelve affordable payments give you the cash you need this holiday, and will be paid off before the next holiday season.

Apply at [SchoolsFCU.org](http://SchoolsFCU.org)

Annual Percentage Rate effective 10/1/18 and subject to change and approval. Your actual rate may vary based on creditworthiness. Sample payment per \$1,000 borrowed at 3.99% APR: \$85.15.



## Take a Holiday from Payments **Just Skip Them**

Keep more cash for your family by skipping two monthly payments on your Schools FCU loan. Download a Skip-A-Payment form at [SchoolsFCU.org](http://SchoolsFCU.org).

Real estate loans and credit cards not eligible for skip. \$70 fee per loan applies for two skipped months. Interest continues to accrue.





# In th

We're all about classified and certificated employees, so if you're part of a school-based event, let us know how we can help at [outreach@schoolsfcu.org](mailto:outreach@schoolsfcu.org).



## Your Credit Union Team is Always Here for You!

We are proud to support LAUSD employee organizations and activities and have been doing so since 1939. After all, we wouldn't exist without you supporting us. We'll see you in our office or wherever your groups are gathering.



## Around LA with Food Service Managers

The LAUSD's Food Service Managers met for their annual meetings and we were there — and everywhere from the Valley to San Pedro! We were proud to sponsor events of classified employees in the Northeast, South, East, Northwest, West and Central Local Districts.



## Helping Youth Find Careers at LAUSD

More than 400 recent high school graduates met with potential employers at the LAUSD Job Fair, hosted by the Personnel Commission and the Division of Adult and Career Education. The students heard about career possibilities, participated in workshops, and learned about available resources including Schools FCU membership.



# e Community



## Picnicking with SEIU Local 99

We had a great time at Local 99's recent picnic at Whittier Narrows Park in South El Monte. (And we love your new motto: *We Are Education Workers.*) Besides picnicking with the District's classified employees, we raffled several prizes. Congratulations to all the winners, including Jose Luis Gonzalez, who won a family package for Knott's Berry Farm.



## Our CEO Goes Back to School for Lunch

Nearly 40 years after graduating from Nimitz Middle School in Huntington Park, Carlos Garrido, our President/CEO, went back to his alma mater and was the morning's motivational speaker. Schools FCU catered lunch for the staff meeting that opened the new semester. It was a fun and nostalgic way to give to the community.



## Maintenance and Operations Employee Appreciation Barbecue

This past August at Fremont High School, more than 300 classified employees enjoyed great barbecue at a special appreciation event courtesy of area directors. Schools FCU was there as well with lots of door prizes. Everything was so tasty that we've committed to hosting the barbecue next year!



## New Teacher Summer Institute

The New Teacher Summer Institute was an intensive four-day training program held just before the school year began at John H. Liechty Middle School in Los Angeles. Incoming LAUSD teachers participated in workshops, heard presentations from keynote speakers and met key personnel. They also learned about the District's policies and expectations, and the benefits and resources available to them. Plus, they got to meet fellow new teachers they may be working with. We were happy to sponsor a lunch to welcome them to the District.





## Introducing Advantage Checking

We're packing our new checking account with more value and benefits than ever before. Be on the lookout for more information on how you can access the following benefits for your entire household. Here are just some of the benefits:

- **Mobile Phone Protection** Get up to \$400 if your mobile phone is lost, stolen or damaged when you pay your mobile bill through Advantage Checking.
- **Extended Warranties** Get an extra year of warranty for most items purchased with Advantage Checking.
- **Buyer's Protection** For 90 days, your purchases are protected against accidental breakage, fire or theft when items are purchased with Advantage Checking.
- **Comprehensive Identity Theft Coverage**, 3-in-1 Credit File Monitoring, and much more.
- **Shopping Rewards** Cash rewards from places you shop most.
- **Travel and Leisure Discounts**
- **Accidental Death and Dismemberment Insurance**
- **Health Discount Savings** Prescriptions, dental, and vision.
- **Includes Interest Checking and Relationship Rewards benefits**

Watch your mail and our website for details about the exciting new benefits with our Advantage Checking Account.

The benefits listed above are summaries only and do not include all terms, conditions and exclusions. Refer to the actual Guide to Benefits and/or insurance documents for details of coverage and exclusions.



LOVE MY  
CREDIT UNION  
REWARDS



## Get up to \$300 Reward for New Sprint Lines

Schools FCU members — get up to \$300 cash rewards for new lines when you switch to Sprint! That's \$100 per line, up to three lines. If you're a current Sprint customer, get up to \$150 in cash rewards for lines transferred into Sprint Credit Union Member Cash Rewards. Plus, get \$50 in loyalty cash rewards each year per line activated or transferred, and receive a 25% discount on accessories.

Learn more and register at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org).

**30,000 Free ATMs and  
5,000 Branches Nationwide**

Find your nearest location at [SchoolsFCU.org](http://SchoolsFCU.org)  
or call 888/ 748-3266 anytime.



**Schools**

FEDERAL CREDIT UNION

## Contact Us

**Member Service Center** (866) 459-2345

To apply for a loan, choose Option 3

For account information, choose Option 4

[info@schoolsfcu.org](mailto:info@schoolsfcu.org) • [SchoolsFCU.org](http://SchoolsFCU.org)

### Mailing Address

PO Box 7003, Compton, CA 90224

### Supervisory Committee

Schools FCU

PO Box 81-2144, Los Angeles, CA 90081

### Report lost/stolen Visa Credit Card

(800) 528-2273

### Report lost/stolen Visa Debit Card

(888) 241-2510

### South Bay Office

20101 Hamilton Ave, #150

Torrance, CA 90502

### Los Angeles Office

Orsini II Building  
850 W. Cesar Chavez Ave  
Los Angeles, CA 90012

### Office hours

Monday–Thursday . . . . . 9 am–5 pm

Friday . . . . . 9 am–6 pm

### Current Loan Rates

APR as low as Terms to

New/Used Auto Loan . . . . 1.99% . . . 36 mos

Holiday Loan . . . . . 3.99% . . . 12 mos

Signature (Personal) Loan . 4.78% . . . 12 mos

Computer Loan . . . . . 1.5% . . . 12 mos

Line of Credit . . . . . 8.9% . . . Revolving

Visa Platinum Credit Card

Balance transfers . . . . . 3.99% . . . 12 mos

Regular rate . . . . . 8.5% . . . Revolving

### Loans for Employees from Qualified

#### School Districts

Classroom Supply . . . . . 0% . . . 12 mos

Utility Loan . . . . . 0% . . . 10 mos

Payroll Assistance . . . . . 4.78% . . . 12 mos

Annual Percentage Rates effective 10/1/18 and subject to change.

Auto loan APRs include discounts; see [SchoolsFCU.org](http://SchoolsFCU.org) for details.

Individual APRs based on credit score, loan term, and loan-to-value ratio on secured loans. Loans subject to approval.

### Holiday Closures

**Columbus Day** Mon, Oct 8

**Veterans Day** Mon, Nov 12 (observed)

**Thanksgiving** Thu and Fri, Nov 22 and 23

**Christmas Eve** Mon, Dec 24, close 12:30 pm

**Christmas Day** Tue, Dec 25

**New Year's Eve** Mon, Dec 31, close 12:30 pm

**New Year's Day** Tue, Jan 1, 2019



Federally insured  
by NCUA

