



Spring Newsletter 2019

MH6H65

**Schools**  
FEDERAL CREDIT UNION

# Life Savings

## Helping You Save for What's Important in Your Life

We've made big changes to our certificates, including new higher rates, plus terms as short as six months and minimum opening deposits of just \$500.

## Earn More With a 12-month Relationship Certificate

Benefit from your relationship with us and earn even more by simply using these money-saving programs and services:

- eStatements
- Direct deposit
- Active savings and checking with at least \$500
- \$15,000 in combined loan balances

**2.5%**  
APY

Annual Percentage Yield effective 4/1/19 and subject to change. Penalty for early withdrawal.

## Coverdell Education Savings Account **3.0%** APY

Start savings for the education of the young people in your life. Contribute up to \$2,000 with tax-free distributions for qualified expenses like tuition, books, and uniforms for the elementary, secondary and college students in your life.

Annual Percentage Yield effective 4/1/19 and subject to change. Penalty for early withdrawal.

## EXCLUSIVE MEMBERS-ONLY

## Huge Car Sale Dignity Health Sports Park



Get pre-approved  
before the sale at  
[SchoolsFCU.org](http://SchoolsFCU.org)

**Saturday, May 4** 9 am–6 pm  
**Sunday, May 5** 9 am–5 pm

The huge stadium next to Cal State Dominguez will be stocked with a huge selection of well-maintained used cars, trucks and SUVs. Your family and friends are welcome. Enjoy free refreshments and gifts too!

### Love your current car, but hate the payments?

Refinance your existing loan from another lender and fall in love with your car all over again. Call us or visit us online at [SchoolsFCU.org](http://SchoolsFCU.org) to see how much we can save you.



## A Day of Fun at Our 79th Annual Meeting

We've served the educational community in the greater Los Angeles Area, such as LAUSD and LACCD, for 79 awesome years, and we're saying thank you for your support with a special Annual Meeting celebration!

### KNOTT'S BERRY FARM

**Saturday, May 25, 2019** Memorial Day Weekend

For just \$30 per person gets you:

- Park admission
- Lunch buffet, including Mrs. Knott's famous fried chicken!
- Picnic festivities and prizes

Space is limited! Visit or call 866/ 459-2345 for your ticket today

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).



## Black History Month

It was an honor to be part of the festivities at LAUSD Headquarters to commemorate the accomplishments of African-Americans.

Several departmental teams showcased their talent with performances highlighting African-American culture and community.



## Supporting New Teachers at LAUSD

It's always a privilege to sponsor events designed to retain and attain teachers at LAUSD.



## Honoring Counselors

Counselors are awesome! They pave the way for future leaders. We sponsored several meetings recognizing LAUSD counselors.

# e Community



## Transportation Group

We've recognized the safest drivers and the transportation support group since 1939. We were proud to be there when some of the credit union's greatest friends were honored for reaching a new milestone in life: retirement! We wish the LAUSD Rodeo Team the best of luck in their upcoming driving competition against other districts



## Supporting Career Enhancement

The Classified Training Team helps employees enhance their careers. Attendees at the Bootcamp Session for School Administrative Assistant for Early Education Center were overwhelmingly enthusiastic. Many have been with the district for 25 years and continue to improve their skills and opportunities.



## Association of Mexican-American Educators

We are proud to partner with the Association of Mexican-American Educators in providing additional resources and to promote financial well-being in the Hispanic community.



## LA Schools PD

The LASPD Team is again competing in the Baker to Vegas Run after finishing in the top 10% last year. We appreciate the chance to give back to these police officers who ensure the safety of students and staff.

**NEW!**

## Teach Kids About Money with Teen Checking

Give your teens a head start and help them learn practical finances now. We have real-life tools to help them succeed, including our new **Teen Checking with Teen Savings**. This special account has no monthly fees, includes a free debit card, and protects them from overdraft fees while they learn money-management skills with your oversight. Contact us to open a Teen Checking account.

Minimum age 15, with parent or guardian co-signer. Teen and parent must qualify for checking account. \$300 maximum debit card withdrawal. Courtesy pay not available. Account converts to College Account when teen turns 18 years old.

## Check Out Advantage Checking\*

Our **Advantage Checking Account** provides added benefits that could save you hundreds every year. For just \$4.95 a month, you get:

- Mobile Phone Protection** Protect your valued device from accidents, such as cracked screens.
- Extended Warranty** You won't have to pay hundreds of dollars extra to insure your new TV or computer with Advantage Checking.
- Identity Theft Protection** Some pay as much as \$25 a month elsewhere.
- Purchase Protection**
- Discounts from Popular Retailers**
- Travel Discounts**
- Health Services and Drug Discounts**

Switch to the better alternative: Advantage Checking.

\*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.

## \$100 For Each Line

Earn \$100 in cash rewards for every new line — with no limit — you activate under Sprint's Best Unlimited Plan. Sign up now 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

### Promotional Rates

APR as low as Terms to

New/Used Auto Loan. . . . . 2.89% . . . 60 mos

Signature (Personal) Loan . 6.78% . . . 12 mos

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

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

Visa Credit Card (Purchases for new accounts  
and Balance Transfers). . . 4.25% . . Revolving

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

Utility Loan for Classified Employees  
0% . . . . . 10 mos

Annual Percentage Rates effective 3/28/19 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

**Memorial Day** Mon, May 27

**Independence Day** Thu, July 4

### Staff Development Special Hours

	South Bay	Los Angeles
Thu, April 25	Open 10:30 am	Open 11 am
Thu, May 30	Open 10:30 am	Open 11 am
Thu, June 27	Open 10:30 am	Open 11 am



Federally insured  
by NCUA

