



Part Of Your Family And Here To Help

As COVID-19 impacts virtually every facet of our lives, it's comforting to know Schools FCU is here for you. Our offices are open to assist with essential business. In addition to regularly disinfecting our offices for your safety, we have several special programs to help you through the financial turmoil caused by this crisis.

No Loan Payments For Three Months

If you're stressing over lost or reduced income, we're ready to help you. You can defer your payments on any Schools FCU loan — consumer, credit card and mortgage loans — for three months in any of these situations:

- Income reduction
- Loss of employment
- Caregiving under Family and Medical Leave Act

There are no penalties or processing fees for these payment deferrals. Interest will accrue as usual, and be added to the loan balance.

You can request a payment deferral online. See our "Financial Resources Available" banner on our home page at SchoolsFCU.org.

Details At SchoolsFCU.org

Annual Meeting Postponed

We will reschedule as soon as practical. Visit our website at SchoolsFCU.org for updates.

Expedited Quick Relief Loans just 5%^{APR}

For rent, food, supplies or any other immediate needs. We're expediting applications to help members who need funds fast. Borrow up to \$5,000 for as long as 60-months, with no payment for 90 days; then payments less than \$95 a month.

Annual Percentage Rate effective 4/1/20 and subject to change. APR available for all borrowers regardless of credit score; subject to approval.



We ♥ Our Community



Technology Loans Just **1%**^{APR} If You're Working From Home Or Attending Online Classes

We're all asking more from our computers, laptops, and phones when we work from home or take online classes. Be sure your devices are up to the tasks at hand by upgrading them at this terrific rate.

- Up to \$2,500
- Up to 24 months

Annual Percentage Rate effective 4/1/20 and subject to change. Monthly payment per \$1,000 borrowed for 24-month term at 2.89% APR = \$42.10. Requires eStatements and automatic payments from Schools FCU account.



Special **3.25%**^{APR} On Credit Cards

Much of your shopping may shift from in-person to online for a while, and we're helping make the things you need more affordable.

- Rate effective until June of 2021
- Valid on new purchases AND balance transfers
- No balance transfer fee
- For new and existing credit cardholders

Annual Percentage Rate effective 4/1/20 and subject to change. Promotional rate effective until 6/30/21. Valid on purchases and balance transfers made 4/1/20 through 6/30/20. Any unpaid balance will revert to the nominal APR disclosed at the time of funding. Not valid on existing balances on Schools FCU Platinum Visa Credit Card.





Auto Loan Elsewhere? We Can Help Here Too.

Refinancing an auto loan you may have with another lender will give you the relief you need, and save you money in the long run. Simply tell us your current loan balance, term and rate, and the make, model, year and features of your car. We'll calculate your savings. We can refinance your existing loan from another lender as low as 2.89% APR with no money down and terms to 60 months, and no payment for 90 days.



Remote Banking More Essential Than Ever

Our remote services are more than just convenient, they're the safest way to take care of business during the current crisis. Get account information, make loan payments, and transfer funds — even between Schools FCU and other financial institutions — 24 hours a day, from anywhere.

Good news, the recent upgrade to our data processing system makes our remote services faster and more efficient than ever.

eBanking with Bill Pay Make contactless payments to any business or individual.

Mobile Banking Your phone is always by your side. Now it keeps you safe too.

Remote Deposit Save a trip to a branch by depositing checks by phone. Use Mobile Banking to snap and send us photos of the front and back of checks. Be sure to endorse the check with your signature AND the words "For Remote Deposit Only."



College Still In Your Future

Regardless if classes are in-person or online, an education remains a cornerstone to our and our children's successes. We can assist with financing yours, or your child's educational costs. Check out this full line of education loans with competitive variable- and fixed-rate loans, no origination fees or prepayment penalties, and multiple repayment options:

Smart Option Student Loan For undergraduate Students, bachelor's, associate's, or certificate expenses at accredited schools.

Graduate School Loan For Masters and Doctoral degrees.

MBA Loan For pursuing a Master of Business Administration degree.

Medical School Loan Allopathic, general, osteopathic, podiatric, radiology, sports, and veterinary medicine.

Dental School Loan General dentistry, endodontics, oral and maxillofacial surgery, orthodontics, pediatric dentistry, periodontics, and prosthodontics.

Health Professions Graduate Loan Allied health, nursing, pharmacy, and other graduate-level health programs.

Law School Loan Pay for your school and associated expenses as you study for your law degree.

Parent Loan Federal loans for parents of undergraduate students.

Go to SchoolsFCU.org under the Lending tab for more information about our student loans.

30,000 Free ATMs and 5,000 Branches Nationwide

Find your nearest location at 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 • 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% 24 mos

Visa Credit Card (New purchases and Balance Transfers). . . 3.25% . . Revolving

Classroom Supply Loan. . . 0% 12 mos

Utility Loan for Classified Employees
0% 10 mos

Annual Percentage Rates effective 4/1/20 and subject to change. Auto loan APRs include discounts; see 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 Monday, May 25

Independence Day Friday, July 3



Federally insured
by NCUA

