



Summer Newsletter 2019

Schools

FEDERAL CREDIT UNION

MH5C25/8112731

Get It Done with No-cost HELOC

2.49%
APR
- **2.99%**
APR

**12-month
Introductory
Rate**

Use our Home Equity Line of Credit for home improvements, auto repairs, or to pay off high-interest bills:

- No Appraisal Fee
- No Title Fee
- No Recording Fee
- No Credit Report Fee
- No Annual Fee

Borrow up to 80% of your home's value to a maximum of \$100,000. There is a 10-year draw period, followed by a 20-year repayment period.

Apply at any branch or through our Home Loan Center at SchoolsFCU.org.

APR: Annual Percentage Rate. No-cost promotion on Home Equity Line of Credit subject to change without notice. Actual rate and terms will vary based on the borrower(s) credit qualifications. Early termination fee of \$500 will apply if Line of Credit is voluntarily closed within 36 months from time of funding. After 12-month introductory period, rate will adjust semi-annually based on published Wall Street Journal Prime Index Rate, plus margin of 1.25% – 2.75%. Additional restrictions may apply. Consult your tax advisor about possible tax advantages.

Visa Debit Card Upgrade

We're reissuing our Visa Debit Card with chip technology for greater protection against ID theft. Your card number will be the same, but these will change:

- New expiration date
- New CVV code on back
- Select your PIN when you activate your card (No more waiting for PINs by mail)

Activate your card from the phone number we have on record for you. If it's changed, let us know.

If you've set up automatic payments on your current card, remember to update them as soon as your new card arrives. Your new card will arrive late July or August.

Enjoy Your Summer Break

Take a Break From Auto Payments

Move your auto loan to us and you won't have a payment until August. You'll pay less every month with our lower rates, which means more cash in your pocket.

Fund Summer Fun

Take that vacation you need and spread the payments over 12 months with rates as low as 6.78%. Make your summer dream affordable.

Annual Percentage Rate effective 7/1/19, subject to change and based on creditworthiness. Monthly payment per \$1,000 borrowed for 12-month term at 6.78% APR = \$86.43.

Does Your Checking Include These Advantages?

- Mobile phone protection
- Purchase protection against accidental breakage, fire or theft
- Extended warranties up to one year
- Identity theft protection

Advantage Rewards!

- Cash rewards when shopping
- Travel discounts
- Discounts on health services

If not, upgrade to **Advantage Checking** today.

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.

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.



LAUSD Job Fair

Job-seekers crowded the East Los Angeles Occupational Center last June to learn about classified positions in the LAUSD. We were there to let applicants know they would be eligible for Schools FCU membership.



Happy Campers Pass SAA Bootcamp

We were pleased to provide resources for the graduates of the SAA Bootcamp, as they prepared for positions as School Administrative Assistants.



Adopting Classrooms

Donations of school supplies and cash so teachers can give students the tools they need for learning.



Teacher Appreciation Week

We're always humbled when teachers tell us they know we have their backs as they take on the vital task of educating children.

e Community



Classified Employee Appreciation Week

A salute to the nearly 30,000 classified employees who keep LAUSD running! We proudly participated in Classified Employee Appreciation Week, and the LAUSD Everyday Heroes Recognition Program, which honors Classified Employees who demonstrate excellent performance.



New Teachers Summer Institute

Part orientation, part "meet and greet," we are proud to help welcome new LAUSD employees.



Senior Commitment Day at Roybal

As a sponsor of Senior Commitment Day at the Roybal Learning Center, we loved hearing today's Titans announce their college plans.



We Are One

We are proud to stand with We Are One in its mission of providing education, resources and assistance to immigrant families.



We're Celebrating 79 Years

We celebrated nearly eight decades of service to the greater Los Angeles educational community and their families at our recent Annual Meeting. We also welcomed Dr. Antoine Hawkins as a newly elected Director, and honored Jeanne Marmalefsky for more than 20 years of service.



The What and Who of Beneficiaries

Simply put, your beneficiary is whoever legally gets your property when you're gone. That can include money, real estate, stocks, heirlooms, insurance, and much more. Make sure we have current information on the beneficiary you want for your Schools FCU accounts.



Members Got Behind the Wheel

This past Cinco de Mayo, our members had their pick of hundreds of cars with exclusive credit union pricing at our car sale at the Divinity Health Sports Center. Due to its success, we're working on another member-exclusive car sale.

Earn Sprint Cash Rewards

Earn a \$100 reward for every new Sprint line you open — with no limit on your rewards! And if you're already a Sprint customer, get a \$100 Annual Loyalty Cash Reward every year, plus receive a 25% discount on select Sprint accessories. Learn more by going to our website and clicking on "Additional Services" under "About Us".

Sprint

**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

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 6/30/19 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

Labor Day Mon, September 2

Staff Development Special Hours

	South Bay	Los Angeles
Thu, July 25	Open 10:30 am	Open 11 am
Thu, Aug 29	Open 10:30 am	Open 11 am
Thu, Sep 26	Open 10:30 am	Open 11 am



Federally Insured
by NCUA

