



Schools
FEDERAL CREDIT UNION

2019 Year of the Pig-gy Bank

Make 2019 the year you save money by getting rid of high-interest bills.

Refinance Your Auto Loan

If your current auto loan is from a bank or dealer, you can probably do a lot better. Save a truckload of interest by refinancing it at our lower rates.

BILL BUSTER Packs Costly Bills into One Low Payment

The average credit card rate is more than 17%, with some as high as 30% APR! Let Bill Buster help you start 2019 off the right way! He squeezes credit card bills into one, affordable payment. Borrow up to \$15,000 with an APR as low as 6.78%, and spread your payments out for as long as 72 months. And since the loan is closed-end, when you're done, you're done.

Apply at SchoolsFCU.org.

Schools FCU loan rates from 6.78%–18% APR with terms up to 72 months. Maximum unsecured balance: \$15,000. Monthly payment per \$1,000 for 12-month term at 6.78% APR: \$86.43; \$10,000 borrowed for 72-month term at 9.50% APR: \$182.78.

Save money with
Bill Buster's low rate

6.78%
As low as . APR



Advantage Checking

Introducing our new Advantage Checking! You now have the option to have a checking account with all the bells and whistles, including:

- Mobile phone protection
- Purchase protection against accidental breakage, fire or theft
- Warranties extended up to one year
- Identity theft coverage

And it rewards you:

- Cash rewards when shopping at popular retailers
- Travel discounts
- Discounts on health services

Don't have an Advantage Checking Account? You're missing out! Open yours today.

Qualified accounts were automatically converted to the new Advantage Checking Account. You may change your account type at any time.

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. Monthly service fee of \$4.95 will apply.



Annual Meeting at Knott's Berry Farm

Get set for fun and finances at the Farm! Our 79th Annual Meeting will be at Knott's Berry Farm. First we'll take care of a little business, then it's off to Camp Snoopy, Fiesta Village, The Boardwalk, Ghost Town or wherever you like. This fun event is our way of saying thank you for supporting us; we wouldn't be here without you. Check our website, Facebook and e-mail for the exact date and pricing.

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.



Proud Sponsor of LAUSD and Community Events

- Lomas Garza Parent Center Grand Opening
- Kicked off the holiday season with **Albion Early Education Center**, **Gates Early Education Center**, and **Ramona Infant Center** at Taix French Restaurant
- **Association of Mexican American Educators** Latino heritage art contest winners
- **Local District East Meetings**
- **Council of Black Administrators** 50th Anniversary



Giving Back to the Student Community

We were proud to sponsor Student's Appreciation Day at Boyle Heights High School. Students showcased their culinary skill preparing and serving tacos and other delicious fare.



Acknowledging the Best and Safest Drivers

Congratulations to drivers throughout LAUSD who were recognized at the Transportation Awards Ceremony. We look forward to continuing our support with the district's skilled drivers who transport precious cargo (our students) getting them to and from school safely.

e Community



AALA Fall Reception

We were again proud sponsors of the Associated Administrators of Los Angeles Fall Reception. We look forward to continuing our support.



LAUSD 5k "Move It" Health and Wellness Festival

Thousands of LAUSD students, family members, employees, and community members were at Dodger Stadium to race, visit health and nutrition workshops and booths, get free dental screenings, enjoy Kids Zones, dance classes, live entertainment and much more.



LASPA for Kids

The Los Angeles Sheriff's Professional Association initiative provides free eye exams and free prescription glasses for school-age children living below the poverty line. We are proud to support this excellent program *LASPA Cares for Kids*.



SAA Bootcamp Training

LAUSD Employees looking to enhance their career can train to become an SAA (School Administrative Assistant). It's our privilege to provide resources that allow LAUSD employees to thrive and prosper in their careers.



Hollywood High Students Getting a Bite of Reality

It can be eye-opening when students are exposed to the realities of life as an adult. Bite of Reality does just that, and helps students understand the importance of financial responsibility and living within your means.

Do We Have Your Current Address?

We'll be mailing out tax forms soon, so if you moved in 2018, be sure we have your current address on file. Call or visit our office to update your contact information if necessary.

Seeking Volunteer Officials

We're seeking members with financial and business expertise to run for open positions on our Board of Directors. Candidates must be members in good standing; at least 18 years old; and submit a petition signed by at least 200 members, as well as a Statement of Qualifications and biographical information, to:

Schools FCU, Attn: Nominating Committee
PO Box 7003, Compton, CA 90224

The petitions are due by April 15, 2019. There will be no nominations from the floor at the meeting.

ID Thieves Target Children

The average age of a child identity theft victim is 12 years old, according to an Experian survey. Thieves create fraudulent accounts using stolen names, Social Security numbers, and dates of birth. When this happens, it causes problems that could take years to recover from.

Nearly half of child identity theft is discovered when the family receives a bill or a call from a collection agency. And more than half of the victims discover the fraud themselves only when they are adults applying for credit.

How to Protect Your Child Against Identity Theft

- Lock up their documents like Social Security card and passport
- Shred unnecessary documents containing personal information
- Never share their credit union or bank account numbers
- Teach them to stay away from websites that ask for personal information
- Check with Equifax, Experian and TransUnion to see if there is any activity under their name

Preventing child identity theft requires parental diligence, as well as working with the child as soon as they are old enough to understand.



**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 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 12/20/18 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

Martin Luther King, Jr. Day Mon, Jan 21

Presidents Day Mon, Feb 18



Federally insured
by NCUA

