

CONSUMER LOAN RATES

Effective January 1, 2021

Phone (310) 632-0100 • Fax (310) 632-5370

www.schoolsfcu.org



Rates and terms are subject to change without notice

NEW/USED VEHICLE LOAN	TERM	APR
100% Financing	36	2.44%
	48	2.44%
	60	2.44%
	72	3.24%
	84	3.99%

Rates advertised includes the following discounts: -0.25% with direct deposit, -0.25% with auto pay from a SFCU checking account. New Auto Loans are for 2018 models or newer with less than 15,000 miles. Used Auto Loans are 2018 models or older with more than 15,000 miles.

EDUCATIONAL COMMUNITY*	TERM	APR
Classroom Supply**	12	0%
Utility – Classified**	12	0%
Relocation Loan	12-36	5.90%
Career Enhancement	12-60	5.90%
Teacher's Line of Credit	Revolving	5.90% - 10.90%
Payroll Assistance	12	5.25% - 6.60%
Technology Loan	24	1.00%

*Must be employed by a qualified school district, such as LAUSD, LACCD, LUSD, TUSD. Advertised rates imply that the following are met: auto pay from an SFCU account, eStatements. **Classroom Supply is available for certificated employees; Utility – Classified is available for classified employees. Both loan programs are designed for those employed at a qualified school district to perform their job functions.

MOTORCYCLE LOANS	TERM	APR
NEW/USED	48	6.50%
	60	7.00%
	72	7.50%

Rate includes the following discounts: -.25% for auto pay, -.25% with direct deposit relationship

MORTGAGE LOAN	TERM	RATE/APR
Home Equity Line of Credit	240	2.49% (Intro)
1st Mortgage Loans	360	Visit us online @
	180	www.schoolsfcu.org for
	120	the most recent rates

Not all applicants may qualify. All loans are subject to credit approval. All auto, recreational, and motorcycle related products are subject to eligibility requirements.

*Term stated represents the number of months that a payment can be extended for.

Rates listed are the lowest possible rates being offered. Actual rate awarded will be based on borrower's credit qualifications and loan characteristics.



3.25% APR on new purchases and balance transfer
no balance transfer fee
made between 1/1/21 - 3/31/21

discounted rate will apply to the balance until **December 31, 2021!**
nominal rate which ranges from 8.5% - 18% APR will apply to any unpaid balance after the promotional period

TOGETHER, we will overcome
COVID-19 FINANCIAL RESOURCES AVAILABLE

Emergency Express Loan | 5% APR for 60 months
Loan Payment Deferrals | for 90 days
Fee Waivers

visit us online @ www.SchoolsFCU.org for details

SHARE SECURED LOANS	TERM	APR
	66	Rate + 3.00%

Rate is determined based on the highest rate being paid on a Regular Share Account.

LINE OF CREDIT*	TERM	APR
	Revolving	8.90%

VISA CREDIT CARD – FIXED*	TERM	APR
Unsecured	Revolving	3.25%* - 18.00%
Secured	Revolving	3.25%*
<i>Balance Transfer</i>		3.25%*

*Purchase and balance transfer promotional rate for transactions made between January 1, 2021 – March 31, 2021. Discounted rate will apply until December 31, 2021. Any unpaid balance will revert to the nominal rate originally disclosed at the time of issuance, which ranges from 8.5% - 18.00%.

SIGNATURE LOAN	TERM	APR
	12	6.78%
	24	7.50%
	36	8.25%
	48	9.50%
	60	10.50%
	72	11.50%

Maximum unsecured loan balance cannot exceed \$15,000.

EVERYDAY LOAN	TERM	APR
	6	28.00%

Membership Means Savings

- FREE Savings and Checking Account
- Summer Safeguard Savings @ 3.00% APY
- Computer Loans @ 1.50% APR
- +30,000 ATMs – That's More ATMs than the "big" banks
- +5,000 Branches (Service Centers)
- Meet or Beat Auto Loan – Refinance



MEMBER DIVIDEND RATES

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SAVINGS (a)	MINIMUM BALANCE	APR	APY
Regular Shares	\$ 100 - \$ 2,499	0.000%	0.000%
Christmas Club	\$ 2,500 - \$ 9,999	0.050%	0.050%
You Name It	≥ \$10,000	0.100%	0.100%

CHECKING (b)	MINIMUM BALANCE	APR	APY
Interest Checking	\$ 500 - \$ 2,499	0.000%	0.000%
	\$ 2,500 - \$ 9,999	0.050%	0.050%
	≥ \$10,000	0.100%	0.100%

PREMIUM MONEY MARKET (b)	MINIMUM BALANCE	APR	APY
	< \$ 2,499	0.15%	0.15%
	\$ 2,500 - \$ 9,999	0.30%	0.30%
	\$ 10,000 - \$ 24,999	0.35%	0.35%
	\$ 25,000 - \$ 49,999	0.40%	0.40%
	≥ \$ 50,000	0.45%	0.45%

RETIREMENT ACCOUNTS	MINIMUM BALANCE	APR	APY
	≥ \$100	0.150%	0.150%

SUMMER LIFEGUARD (e)	MINIMUM BALANCE	APR	APY
	\$ 0	2.960%	3.000%

COVERDELL SAVINGS (f)	MINIMUM BALANCE	APR	APY
	\$ 0	3.000%	3.034%

CERTIFICATE ACCOUNTS (c) (Term Share, Traditional IRA, Roth IRA, and Educational IRA)	\$500 - \$49,999	\$50,000 - \$89,999	≥ \$90,000	
	APR	APY	APR	APY
6 Months	0.648%	0.650%	0.747%	0.750%
12 Months – 23 Months	0.700%	0.700%	0.820%	0.820%
24 Months – 35 Months	0.800%	0.800%	0.830%	0.830%
36 Months – 47 Months	0.899%	0.900%	1.029%	1.030%
48 Months – 59 Months	1.100%	1.102%	1.228%	1.230%
60 Months	1.250%	1.252%	1.426%	1.430%

PROMOTIONAL CERTIFICATE (d)	TERM	APR	APY
Special IRA	18 Months	0.949%	0.950%
Relationship Certificate (\$5,000 - \$ 50,000)	12 Months	2.472%	2.500%

(A) Dividends are calculated on your daily balance. Dividends will compound quarterly. (B) Dividends on Share Checking and Premium Money Market Accounts are based on your daily balance, and will compound monthly. (C) Rates shown for (A) and (B) are anticipated only, since dividends are paid from available earnings declared at the end of the dividend period. Share Certificates are subject to a penalty for early withdrawal. Rates shown for Certificates are contracted when the account is opened and upon renewal. Certificates are compounded and paid monthly. (D) Additional deposits allowed. Minimum requirements are: \$500 in Share Savings, \$500 in Share Checking, \$15,000 in combined loan balances, e-Statements. (E) Deposits can only be made from a qualified school district through payroll deposit. Maximum monthly deposit of \$2,000. Funds in the account will be disbursed on the first business day of July; additional off-cycle withdrawals are permitted. (F) Maximum annual contribution of \$2,000.

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