

Happy New Year!

We hope 2020 is a great year for you and your family. We're proud to serve you and promise you can look forward to a lot of exciting things from your member-owned credit union in 2020.

Upgrade Set For Super Bowl Weekend

Our computer upgrade will take place Super Bowl Weekend, from Friday, January 31 through Monday, February 3.

We know that it might be a busy weekend for many of our members, but scheduling constraints required that the conversion be implemented on these days.

Transaction amounts will be limited during the upgrade, so be sure to buy that new giant-screen TV, party supplies and anything else you need for your Super Bowl Party well before then.

If we don't have your current contact information on file, give it to us now as we will be sending notifications. And check your account balances to ensure you have enough to cover any automatic debits, outstanding checks, and debit/ATM card transactions.

So What's Changing?

Your membership number will remain the same, as will suffixes for checking accounts (for example: 20, 21, 22...), but other suffixes may change.

After the upgrade, you can:

- Open new accounts in real time
- Transfer funds from and to external accounts
- Access your credit score from our website
- Create a custom online banking theme
- Request stop payments
- Switch between different Schools FCU accounts
- Set up text notifications on key transactions

Some service enhancements will be available immediately, others within a few months.

Re-establishing Credentials For Online, Phone and Mobile Banking

Using a personal computer, not the App, simply log in with your membership number and enter a temporary password, which will be the last four digits of your Social Security Number followed by your birth year. For example, if your SSN ends in 1234 and you were born in 1984, your temporary password will be 12341984. You can change your password after your first login. Once you establish your new credentials on a personal computer, you can use the App.

Telephone Banking

Although you'll call the same number, you will need to re-establish your credentials; simply follow the prompts on the phone.

Text Alerts

You've asked for it, and we're excited to deliver. You'll be able to sign up for balance notifications, deposit postings and more.

We can't wait until February 3 to show off our new access service enhancements. We know you'll love them.



We're kicking off
super new services!



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.



Human Resources

We were proud to sponsor the Annual Human Resources meeting at LAUSD. This group goes all out to find the best teachers and support teams.



Making the Season Merrier for Families

We gave back to the community with random acts of kindness by adopting several families throughout the LAUSD during the holidays. We worked with local campuses, the Personnel Commission, and Student Services to purchase and distribute grocery gift-cards to those in need.



Personnel Commission

We greatly enjoy working with the Personnel Commission, especially when they graduate a new group from the SAA Bootcamp Training Session. Congratulations to all and good luck.



Principal's Meeting

We're proud to have been a sponsor of the meeting held at the YMCA.

e Community



Awesome Drivers

What can we say? LAUSD is renowned for having the best drivers! It's always an honor to be part of the ceremony recognizing safe drivers as well as those with perfect attendance.



Community Events

We proudly participated in LAUSD Board Member Scott Mark Schmerelson's District 3 Open House, which showcased students' talents and the involvement of the communities served.



New Teacher Winter Institute

Teaching is one of the most honorable professions. Educators are vital heroes in developing the minds of students, our future leaders. It's an honor to sponsor meetings and initiatives that provide teachers with resources to excel in their jobs.



LACCD Employee Assistance Program

It's a pleasure to work with the EAP team at LACCD. They provide free support to employees facing challenges including financial literacy or finding a balance between work and personal life.



We're proud to support the Council of Black Administrators student scholarship program. It's an honor to support programs that help our future community leaders succeed.



Resolve to Save in 2020

- Save on a car loan from banks or dealers! Refinancing with us can lower your current rate by 2% APR or more.*
- Save for the next holiday season with a Holiday Savings Account! Automatic transfers from your checking account ensure you're ready for the 2020 holidays.
- Save by consolidating pesky high-cost bank credit cards or other bank loans with a low-cost loan from Schools FCU. You'll have one affordable monthly payment, and can pay off bills faster.
- Save time by using our remote access services. You'll never have to spend time and gas driving to our office to deposit a check, get account balances, transfer funds or make loan payments.

*Based on floor rate of 2.89% with a maximum term of 60 months. Payment per \$1,000 borrowed for 60 months at 2.89% APR: \$17.92.

2020 Census Coming Soon

Every 10 years since 1790, the United States has undertaken the momentous task of counting all of its residents. The results help determine how billions of dollars in federal funding flow into our state and communities each year.

The Census Bureau will soon begin mailing out 2020 census questionnaires; you can respond online, by phone, or by mail. Your answers are strictly confidential.

If you don't respond, census takers will visit in person starting in May.

If you aren't available when they come by, they'll keep trying to reach you and to schedule a return visit. Learn more at 2020census.gov.



\$200 For New Sprint Lines

That's per line, up to two lines. Switching is worry-free. Credit Union members get 30 days to try Sprint with improved LTE service. If you're not 100% satisfied, Sprint will refund fees, as well as phone and service charges. Go to LoveMyCreditUnion.org/Melvin for details.



**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. 1.5% . . . 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 1/1/20 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

Martin Luther King Jr Day Mon, Jan 20

Core System Conversion Mon, Feb 3

Delayed Opening Times

Thu, Feb 27, Thu, Mar 26 and Wed, Apr 29

Torrance 10:30 am–5 pm

Los Angeles 11 am–5 pm



Federally insured
by NCUA

