



Schools

FEDERAL CREDIT UNION

Keeping Our Commitment To You



For more than 80 years, we have provided our members with the financial resources they need to thrive and achieve their goals. During these challenging times, our commitment is unwavering. Please visit our website for a comprehensive list of services we've lined up to help you navigate through these times:

- Mortgage and payment deferrals
- Special loan programs
- Remote, risk-free account access
- Appointment requests
- Selective fee reversals and more

No Quarantine On Our Specialty Loans

To help you adjust to the new normal.

1% Technology Loan

Working, learning and shopping from home more? Upgrade your computer to meet its increased workload. Borrow up to \$2,500 for 24 months at 1% APR — yes, you read that right!

Estatement with automatic pay from an SFCU account is required.

Emergency Loan

Get through a cash crunch with our 5% APR Emergency Loan. Borrow up to \$5,000 with a maximum term of 60 months. No processing fees, title or deed required, and there's never an early payoff penalty.

Annual Percentage Rate effective 7/1/20 and subject to change. Monthly payment per \$1,000 borrowed at 5% APR = \$18.87.

0% Classroom Supply and Utility Loans

If you work for a qualified school district, you may be eligible for a Classroom Supply Loan for certified employees, or a Utility Loan for classified employees. Borrow up to \$1,000 for 12 months at 0% APR.

Just 3.25%^{APR} On Platinum Visa Purchases Through September!

Here's another way we're working to help members through these difficult times. Your summer purchases on our Platinum Visa have a discounted rate of just 3.25% APR through September of next year! This terrific low rate is also good on balance transfers, with NO balance transfer fee! Make our Platinum Visa Credit Card your first choice for groceries, gas, online purchases and every other credit need. Apply at SchoolsFCU.org.

Annual Percentage Rate effective 7/1/20 and subject to change. Promotional rate effective through September of 2021. Any unpaid balance in the promotional category will be transferred to the "purchase" category on October 1, 2021. Not valid on existing balances on Schools FCU Platinum Visa Credit Card.



Roads Are Wide Open Again

2.89%
APR

**Same Rate
New Or Used**

Defer your
summer
payments!

We'll help you enjoy them safely, and at a great rate.

Summer Free Auto Loans

Many school employees' paychecks take the summer off, and now your auto loan payments can too.

- New or Used as low as 2.89%APR
- Up to 60 months
- Defer July/August or August/September payments

Love The Car, Hate The Loan?

Call us to see how much money refinancing a high-cost bank or dealer loan with a low-cost Schools FCU auto loan could save you.

Shop Smart And Safely From Home

Need to purchase an auto and want to research the best cars, but with minimum exposure? No problem. Put our In House Auto Buying Program to work for you. Give us the specifics like model and features, and our team will find it and negotiate a great deal.

Annual Percentage Rate effective 7/1/20, subject to change and based on creditworthiness.
Monthly payment per \$1,000 borrowed for 12-month term at 2.89% APR = \$84.64.



Our Credit And Debit Cards Just Got More Rewarding

Every time you swipe your credit or debit card from July to August, you're automatically entered to win. And when you do, that transaction, up to \$100, is on us.

The more you use your card, the more chances you'll have to win. A winner will be announced every Wednesday, starting July 8, 2020.

Maximum credit is \$100 per winner. For example, if the random transaction chosen is for \$125, the credit will be \$100; if the transaction is for \$99, the credit will be \$99.



Scammers Working Overtime

Since January 1, 2020, the FTC reports there have been nearly 5,100 fraud cases reported in California, resulting in losses of \$11.2 million.

Here are some traditional scams to watch out for, plus new ones capitalizing on pandemic fears.

Plasma antibodies scam

Antibodies from COVID-19 survivors have seemed to help some patients recover sooner. However, this treatment will be prescribed by a doctor, and administered in a licence medical facility. And of course, the medical facility will supply the plasma. You will not purchase it yourself.

“Miracle” cures scam

Received an email touting a cure? There are none. No secret cures that big pharma is suppressing, no vaccines, no herbal remedies. Besides, if a cure is discovered, you won't hear about it first from an email sales pitch.

False charities scam

You may want to help fund research, or people who have fallen into financial hardship. But first check the charity at www.charitynavigator.org.

Fake websites scam

Some seem legitimate. Recently a web site set up by Johns Hopkins University was duplicated by scammers who stole passwords, credit card information and more before being shut down. Check a site's certificate, including who issued it, who it was issued to, and its expiration date.

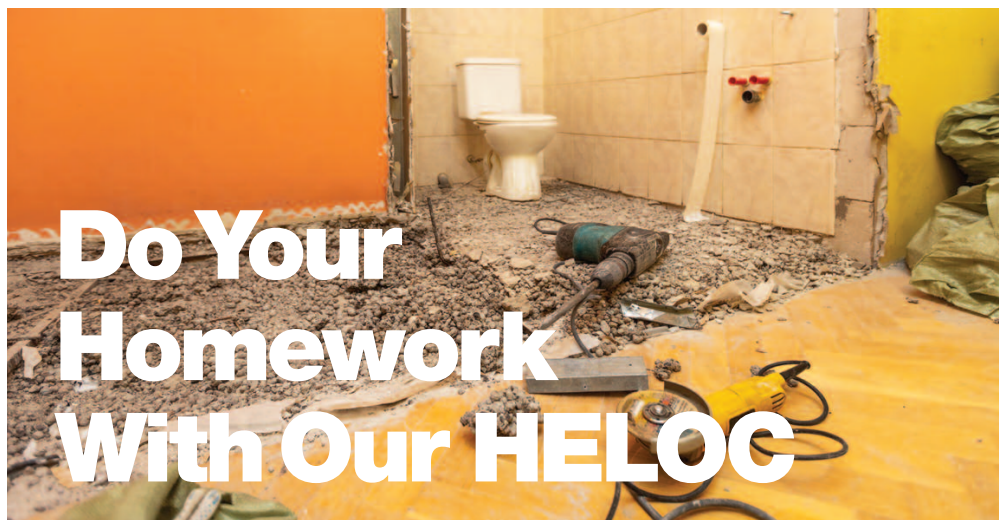
Family problems scam

Scammers call older victims and say a young relative needs help at a jail or hospital, and you're the only one they can reach. The victim, not wanting to take a chance, sends money. Don't fall for this; check with the relative's other family or friends to verify the situation.

Time For A Mortgage Check

With rates at historic lows, you may be paying more on your current mortgage than you need to. Contact us to see if we can save you money by refinancing.

Through our partnership with Quicken Mortgage, we offer a wide array of mortgage choices, more than ever before, including loans for purchases and first-time buyers. Call 866/ 459-2345, Option 3.



Do Your Homework With Our HELOC

NO-cost Home Equity Line of Credit **2.49%^{APR} for 12 months**

We're all spending more time at home, which makes it difficult not to notice the roof needs repairs, or the air conditioning and heating systems need upgrading.

Our Home Equity Line of Credit can help you get these home chores done, or pay off high-cost bills, at a great low rate.

- No annual, appraisal, title, recording, credit report or other fees.
- Interest may be tax deductible; consult your tax advisor.

Borrow up to 80% of your home's loan-to-value, up to \$100,000.

Additional terms may be available. Take advances any time you wish by check, phone or eBanking.

Visit SchoolsFCU.org for details

Annual Percentage Rate effective 7/1/20. No-cost promotion on home equity loan is subject to change without notice. Early termination fee of \$500 will apply if the line of credit is voluntarily closed within 36 months from the time of funding. After the 12-month introductory period, rate will be adjusted semi-annually based on the published Wall Street Journal Prime Index Rate, plus a margin from 1.25% - 3.25%. Prime Rate is 5.00% + margin as low as 1.25% = 6.25% APR. Payment example: \$126.57 with \$20,000 borrowed – interest and principal payment for 240 months. Schools Federal Credit Union does business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity. Additional restrictions may apply. Consult your tax advisor. Actual rate and terms will vary based on the borrower(s) credit qualifications. Rates and offer are subject to change without notice.

We've Received A 5-Star Rating

BauerFinancial, a nationally respected financial rating service, has awarded Schools Federal Credit Union their highest 5-Star rating. We're well capitalized and well managed, and well able to serve our members.

And that's what we're doing, with special programs to help you get through the current financial uncertainty.

Sending A Student To College? You'll Like Free

When school restarts, put your student on the right trajectory for a solid financial future by sending them off with a Schools Federal Credit Union membership.

We have all the financial services they need, priced for a student's budget.

FREE Checking

FREE Visa Debit Card

More than 30,000 **FREE** ATMs nationwide — always one nearby!

FREE shared branch access at 5,000 locations nationwide

FREE 24-hour Online and Mobile Banking

FREE Remote Check Deposit from their phone

FREE Instant notifications of card use

They'll appreciate the convenience of checking balances, transferring funds, and tracking their card usage on their schedule, however hectic it is. Visit SchoolsFCU.org to open accounts for your students.



**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

Restricted hours are in effect due to COVID-19.

Monday–Friday from 9 am–3 pm;
appointments available from 3 pm–5 pm.

Call Center available Monday–Friday from
9 am–5 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

Technology 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% 12 mos

Annual Percentage Rates effective 7/1/20 and subject to change.
Auto Loan APRs include discounts and Technology Loan requires
eStatements and automatic payments; 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

Independence Day (observed)

Friday, July 3

Labor Day

Monday, September 7



Federally insured
by NCUA

