



Person-2-Person Payments Are Here

P2P is now available. You can quickly pay your rent, reimburse friends, family members or pay virtually anyone from our Mobile App or Online Banking. All you'll need is their phone number and email to send them money from your SFCU account. Best yet, NO other app is required.

Thursday Financial Webinar Series

We're excited to launch a series of webinars starting every Thursday, July 15 at 10 am. We'll go over important financial topics, including understanding your credit, how to improve your credit score, managing a checking account, and how to qualify for a home or auto loan. For more information, visit our social media pages and watch your email on how to enroll.

Finally, Time To Get Back-To-School

If you're a school employee, getting ready to get back to work is easier with our special loans just for school employees. Borrow up to \$1,000 for 12 months at 0% APR. Ask about:

- Classroom Supply Loan
- Utility Loan for Classified Employees

We Celebrate Labor Day

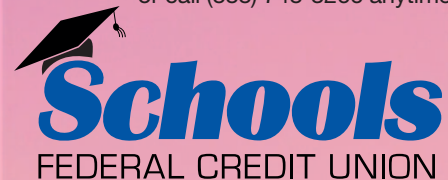
In the late 1800s, the average American worked 12-hour days and seven-day weeks in order to eke out a basic living. Children as young as 5 or 6 worked in mills, factories and mines across the country, earning a fraction of their adult counterparts' wages.

Workers faced extremely unsafe working conditions, with insufficient access to fresh air, sanitary facilities and breaks.

The idea of a "working person's holiday," celebrated on the first Monday in September, caught on across the country in the wake of massive unrest. In an attempt to repair ties with American workers, Congress passed an act making Labor Day a legal holiday. On June 28, 1894, President Grover Cleveland signed it into law.

More than a century later, the nation pays tribute on Labor Day to the creators of so much of the nation's strength, freedom, and leadership — the American worker. Happy Labor Day!

30,000 Free ATMs and 5,000 Branches Nationwide
Find your nearest location at SchoolsFCU.org or call (888) 748-3266 anytime.



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 a lost or stolen Visa Credit Card
(800) 528-2273

Report a lost or 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–5 pm.

Call Center available Monday–Friday from
9 am–5 pm.

Current Promotional Rates	APR as low as	Terms to
New or Used Auto Loan. . .	2.19%	72 mos
Signature (Personal) Loan . . .	6.78%	12 mos
Unsecured Line of Credit . . .	8.9%	Revolving
Technology Loan	1.0%	24 mos
Visa Credit Card (New Purchases and Balance Transfers). . .	1.99%	Revolving
Classroom Supply Loan. . .	0.0%	12 mos
Utility Loan for Classified Employees	0.0%	12 mos

Annual Percentage Rates effective July 1, 2021 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. 1.99% APR Visa promo is valid on balance transfers and purchases made between July 1, 2021 to September 30, 2021. Visa promotional rate good through September 30, 2022 on unpaid balances. After Visa promo, unpaid balances will revert to nominal rate which was disclosed at time of card issuance.

HOLIDAY CLOSURES

Independence Day observed Mon., July 5, 2021

Labor Day Mon., September 6, 2021



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Summer 2021 Newsletter

Schools
FEDERAL CREDIT UNION

Also in this issue:

FINANCIAL ELDER ABUSE

1% TECHNOLOGY LOANS

Real Deal



No-Gimmick 1.99% Visa Credit Card

On EVERY Purchase And EVERY Balance Transfer

We designed our Visa credit card with you in mind. With a mind-blowing low rate good everywhere for everything. Other issuers restrict their best deals to supermarkets, gas stations, or specific retailers to confuse you or trip you up. We don't!

PLUS, you can transfer balances from other cards at this amazingly low-rate of 1.99% with NO fees. Other issuers slap you with a 3–5% transfer fee upfront.

- **1.99% APR on purchases and balance transfers completed July 1 – September 30, 2021**
Rate will apply to any unpaid balance until September 30, 2022 and reverts to the nominal rate thereafter.
- NO annual fee
- NO balance transfer fee
- Worldwide acceptance and EMV chip technology for security
- 24/7 fraud detection service

Why Pay More On ANY Credit Card?

Transfer those balances to us and slash your borrowing costs. You may save hundreds of dollars in just a few months. And since this low rate is good through 9/30/22 on balance transfers, you may actually save thousands.

Annual Percentage Rate effective 7/1/21. Promotional rate is available to new and current cardholders. All loans subject to approval. Ancillary services, such as Debt Protection (unemployment, disability and life), is an available option and participation does not determine loan approval.

Don't Miss Out On Today's Record Low Mortgages Rates

They can't stay this low forever, and may start climbing any day now. If you're thinking about refinancing at today's rock-bottom rates, or moving up, or right-sizing, contact our friendly and experienced real estate staff. They'll answer your questions about First Mortgages, Home Equity Lines of Credit, and Home Improvement Loans. Don't miss out on today's historically low mortgage rates. Visit our online Virtual Mortgage Center or call us at (866) 459-2345, Option 3 for more information or to get started.

Need An Upgrade?

1% Technology Loans Especially For Members

The shutdown showed us the importance of virtual communications. If you discovered you need a newer and more versatile electronic device or new computer with all the bells and whistles, you're in luck. We've made that upgrade more affordable than ever:

- 1% APR for 24 months
- Borrow up to \$2,500
- Auto-pay and eStatements required

Annual Percentage Rate effective 7/1/21, based on creditworthiness and is for 24-month term. eStatements required. Monthly payment per \$1,000 borrowed at 1% APR for 24 months: \$42.10. All loans subject to approval.

5%
APR

- Terms to 36 months
- Borrow up to \$2,500

Summer Fun Loans Are Here

Need extra cash for the summer? We get it! Our Summer Fun Loan is a perfect option to get the cash you need deposited directly to your account.

Annual Percentage Rate effective 7/1/21, based on creditworthiness. Monthly payment per \$1,000 borrowed at 5% APR for 36 months: \$29.97. All loans subject to approval.

One Low Rate For New And Used Autos

We've reduced our auto loan rate even lower for loans up to 72 months! Many lenders charge higher rates on used cars — we don't. Our low rates apply to BOTH new and used purchases. Plus, we sweeten the deal with discounts on Mechanical Breakdown Protection, Guaranteed Auto Protection and Debt Protection.

219%
APR

- Terms to 72 months
- NO payment for 60 days

Paying More On A Car Loan Elsewhere?

Transfer auto loans from other lenders to us. A few minutes of your time can save you hundreds if not thousands over the life of your loan. It's easy! Just call us.

Annual Percentage Rate effective 7/1/21, based on creditworthiness and is subject to change and approval. Monthly payment per \$1,000 borrowed at 2.19% APR for 72 months: \$14.83. Additional services such as Debt Protection, GAP and MBP are optional. Enrollment in these services does not determine loan approval.

FROM OUR CHIEF LENDING OFFICER

Cathy's Corner



I usually write here about lending, but I wanted to cover a topic that's also important to members these days.

Financial elder abuse — the stealing of money or belongings — can include forging checks, taking retirement or Social Security benefits, or using a person's accounts without their permission. This abuse can also be done by identity thieves via phone, mail or internet.

The signs to look for in financial elder abuse include:

- Unpaid bills or collection letters
- Sudden or unusual changes in spending patterns, wills or other financial documents
- Lack of food in the home
- ATM withdrawals or online financial activity by an older person who has never used much financial technology
- Sudden appearance of uninvolved relatives claiming rights to an older adult's property or possessions

If you have older adults in your life and have concerns, please reach out to them or to your local Adult Protective Services. In California, every county has an APS agency. Learn more here. In Los Angeles County, call the 24-hour hotline at (877) 477-3646.

Your concern can keep an elder adult safe from financial predators and help alert unaware family members and friends.

