

## CONSUMER LOAN RATES

Effective November 15, 2022

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

[www.schoolsfcu.org](http://www.schoolsfcu.org)



*Rates and terms are subject to change without notice*

VEHICLE LOAN	TERM	APR (New   Used)
<b>100% Financing</b>	36	3.59%   3.74%
	48	3.74%   3.99%
	60	3.74%   3.99%
	72	3.99%   4.24%
	84	4.59%   4.99%

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 2020 models or newer with less than 15,000 miles. Used Auto Loans are 2020 models or older with more than 15,000 miles.

SIGNATURE/PERSONAL	TERM	APR
<b>Personal/Consolidation</b>	12	6.78%
	24	7.50%
	36	8.25%
	48	9.50%
	60	10.50%
	72	11.50%

Maximum unsecured loan balance cannot exceed \$30,000.

VISA CREDIT CARD (NON VARIABLE)	TERM	APR
<b>Unsecured</b>	Revolving	3.99% (P)
<b>Secured</b>	Revolving	3.99% (P)
<b>Balance Transfer</b>	Revolving	3.99% (P)

(P) Promotional rate is available to new and current cardholders. Transaction must post between October 1 and December 31, 2022. Cash advances or other cash-like transactions do not qualify. Unpaid qualifying balance reverts to regular rate on January 1, 2024.

MOTORCYCLE LOANS	TERM	APR
<b>NEW/USED</b>	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
<b>Home Equity Line of Credit</b>	240	2.49% (Intro)
<b>1<sup>st</sup> Mortgage Loans</b>	360	Visit us online @
	180	<a href="http://www.schoolsfcu.org">www.schoolsfcu.org</a> for
	120	the most recent rates

### Membership Means Savings

- FREE Savings and Checking Account
- Summer Safeguard Savings @ 4.25% APY
- Computer Loans @ 1.00% APR
- +30,000 ATMs – That's More ATMs than the "big" banks
- +5,000 Branches (Service Centers)



EDUCATIONAL COMMUNITY*	TERM	APR
<b>Classroom Supply Loan</b>	12	0%
<b>Utility Loan (Classified)</b>	12	0%
<b>Relocation Loan</b>	12-36	5.90%
<b>Career Enhancement</b>	12-60	5.90%
<b>Teacher's Line of Credit</b>	Revolving	5.90% - 10.90%
<b>Payroll Assistance</b>	12	5.25% - 6.60%
<b>Technology Loan</b>	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.

HOLIDAY LOAN	TERM	APR
	18	7.99%

Maximum loan amount of \$1,500. Credit-tiers not applicable.

LINE OF CREDIT*	TERM	APR
	Revolving	8.90%

Maximum unsecured loan balance cannot exceed \$30,000.

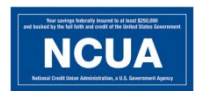
EVERYDAY LOAN	TERM	APR
	6	28.00%



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.



## MEMBER DIVIDEND RATES

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

CHECKING (b)			
<b>Interest Checking</b>	\$ 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)			
	< \$ 2,499	0.20%	0.20%
	\$ 2,500 - \$ 9,999	0.30%	0.30%
	\$ 10,000 - \$ 24,999	0.40%	0.40%
	\$ 25,000 - \$ 49,999	0.40%	0.40%
	≥ \$ 50,000	0.60%	0.60%

RETIREMENT ACCOUNTS			
	≥ \$100	0.15%	0.15%

SUMMER LIFEGUARD (e)			
	\$ 0	2.96%	4.25%

COVERDELL SAVINGS (f)	MINIMUM BALANCE	APR	APY
	\$ 0	3.00%	3.03%

CERTIFICATE ACCOUNTS (c)	MINIMUM DEPOSIT	APR	APY
<b>(Term Share, Traditional IRA, Roth IRA, and Educational IRA)</b>			
<b>6 Months</b>	\$500	1.49%	<b>1.50%</b>
<b>12 Months</b>	\$500	1.64%	<b>1.65%</b>
<b>24 Months</b>	\$500	2.28%	<b>2.30%</b>
<b>36 Months</b>	\$500	2.86%	<b>2.90%</b>
<b>48 Months</b>	\$500	2.91%	<b>2.95%</b>
<b>60 Months</b>	\$500	3.06%	<b>3.10%</b>

PROMOTIONAL CERTIFICATE (d)	TERM	APR	APY
<b>Relationship Certificate ( \$5,000 - \$ 50,000)</b>	12 Months	2.47%	<b>2.50%</b>
<b>Special Certificate</b>	12 Months	1.98%	<b>2.00%</b>
<b>18 Month Certificate</b>	18 Months	1.74%	<b>1.75%</b>

(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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