

CONSUMER LOAN RATES

Effective November 1, 2023

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

www.schoolsfcu.org

Rates and terms are subject to change without notice

VEHICLE LOAN	TERM	APR (New Used)
100% Financing	36	5.49%
	48	5.74%
	60	5.99%
	72	6.24%
	84	6.59%

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 2022 models or newer with less than 15,000 miles. Used Auto Loans are 2022 models or older with more than 15,000 miles.

SIGNATURE/PERSONAL	TERM	APR
<i>Consolidation</i>	12	6.75%
<i>Cash</i>	24	7.50%
<i>Vacation</i>	36	8.25%
<i>Special Occasion</i>	48	9.50%
<i>Holiday</i>	60	10.50%
	72	11.50%

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



CREDIT CARD	TERM	APR
Unsecured	Revolving	5.99% Promo*
Secured	Revolving	5.99% Promo*

*Promotional rate of 5.99% APR will apply to new transactions, including balance transfers, that post the account between 9/16/2023 – 12/31/2023. The promotional rate will apply to unpaid balances until 12/31/2024; any remaining balance will revert to normal non-variable rate which range between 8.50% - 18% APR. Note, cash advances or cash-like transactions do not qualify for the promotional rate.

MOTORCYCLE LOANS	TERM	APR
NEW/USED	48	7.00%
	60	7.50%
	72	8.00%

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	4.99 % (Intro)
1st Mortgage Loans	360	Visit us online @
	180	www.schoolsfcu.org for
	120	the most recent rates

Membership Means Savings

- **FREE Savings and Checking Account**
- Summer Safeguard Savings @ 6.60% APY (6.44% RATE)
- **Computer Loans @ 1.00% APR**
- **+30,000 ATMs** – That's More ATMs than the "big" banks
- **+5,000 Branches (Service Centers)**
- **Meet or Beat Auto Loan – Refinance**



*Subject to floor rate. As of 11/1/2023, floor rate is 5.35%. **Interest will continue to accrue during any deferrals.

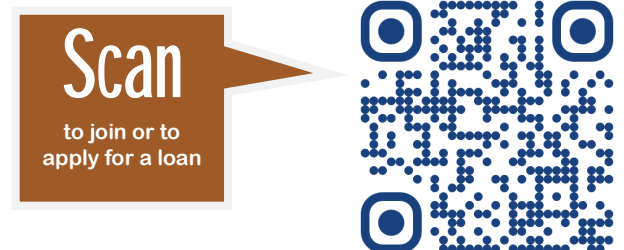
EDUCATIONAL COMMUNITY*	TERM	APR
Classroom Supply Loan	12	0%
Utility Loan (Classified)	12	0%
Relocation Loan	12-36	5.90%
Career Enhancement	12-60	5.90%
Teacher's Line of Credit	Revolving	5.90% - 10.90%
Payroll Assistance	12	5.25% - 6.60%
Technology Loan	24	1.00%

*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.

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
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)			
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)			
	< \$ 2,499	0.35%	0.50%
	\$ 2,500 - \$ 9,999	0.40%	0.55%
	\$ 10,000 - \$ 24,999	0.55%	0.70%
	\$ 25,000 - \$ 49,999	0.60%	0.75%
	≥ \$ 50,000	0.75%	0.80%

RETIREMENT ACCOUNTS			
	≥ \$100	0.15%	0.15%

SUMMER SAFEGUARD (e)			
	\$ 0	6.44%	6.60%

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

CERTIFICATE ACCOUNTS (c)	APR	APY	APR	APY
(Term Share, Traditional IRA, Roth IRA, and Educational IRA)	\$500 - \$89,999		≥ \$90,000	
6 Months	2.70%	2.74%	2.95%	2.99%
12 Months	3.34%	3.40%	3.78%	3.85%
18 Months	3.68%	3.75%	4.45%	4.55%
24 Months	3.73%	3.80%	4.35%	4.45%
36 Months	3.83%	3.90%	3.97%	4.05%
48 Months	4.07%	4.15%	4.34%	4.44%
60 Months	4.26%	4.35%	4.39%	4.49%

RELATIONSHIP CERTIFICATE (d)	APR	APY
12 Months	6.08%	6.25%

(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. Maximum deposit = \$100,000 (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.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit
Of the United States Government | Supplemental coverage by ASI



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