

## CONSUMER LOAN RATES

Effective October 1, 2024

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	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 2024 models or newer with less than 15,000 miles. Used Auto Loans are 2024 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
<b>Unsecured</b>	Revolving	8.50%
<b>Secured</b>	Revolving	18.00%

Transfer a balance elsewhere! There are no transfer fees on our card!

MOTORCYCLE LOANS	TERM	APR
<b>NEW/USED</b>	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
<b>Home Equity Line of Credit</b>	240	4.99 % (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

\*Transaction must post by December 31, 2024. Offer is valid on new transactions, including balance transfer. Cash like transactions, including cash advances do not qualify. Promotional rate will apply to unpaid balance January 1, 2026; thereafter, rate will revert to normal rate, which ranges between 8.50% - 18.00%.

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%

## 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

**Scan**  
to join or to  
apply for a loan



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)	MINIMUM BALANCE	APR	APY
<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)	MINIMUM BALANCE	APR	APY
	< \$ 2,499	0.65%	0.65%
	\$ 2,500 - \$ 9,999	0.65%	0.65%
	\$ 10,000 - \$ 24,999	0.80%	0.80%
	\$ 25,000 - \$ 49,999	0.85%	0.85%
	≥ \$ 50,000	0.90%	0.90%

RETIREMENT ACCOUNTS	MINIMUM BALANCE	APR	APY
	≥ \$100	0.15%	0.15%

SUMMER SAFEGUARD (e)	MINIMUM BALANCE	APR	APY
	\$ 0	6.44%	6.60%

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

CERTIFICATE ACCOUNTS (c) (Term Share, Traditional IRA, Roth IRA, and Educational IRA)	APR		APY	
	\$500 - \$89,999	≥ \$90,000		
<b>6 Months</b>	3.09%	<b>3.13%</b>	3.19%	<b>3.24%</b>
<b>12 Months</b>	3.95%	<b>4.02%</b>	4.12%	<b>4.20%</b>
<b>18 Months</b>	4.21%	<b>4.29%</b>	4.31%	<b>4.40%</b>
<b>24 Months</b>	3.53%	<b>3.59%</b>	3.95%	<b>4.02%</b>
<b>36 Months</b>	3.53%	<b>3.62%</b>	3.70%	<b>3.76%</b>
<b>48 Months</b>	3.56%	<b>3.62%</b>	3.70%	<b>3.76%</b>
<b>60 Months</b>	3.71%	<b>3.77%</b>	3.75%	<b>3.82%</b>

RELATIONSHIP CERTIFICATE (d)	APR	APY
<b>12 Months</b>	5.75%	<b>5.90%</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. 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.

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