



# Platinum Visa Just 5.99% Through December 2025

We've extended our amazingly low Platinum Visa 5.99% APR through December of 2025! And, that's good on all your purchases and balance transfers you make through the end of 2024. And, those balances will stay at 5.99% all of next year!



And considering the average rate of credit cards nationally, our Platinum Visa can save you hundreds in interest charges. According to Investopedia, the average credit card rate is now 24.6%. It's worse if you do not have excellent credit; 28.4% Yikes!



Remember, our cards have ZERO balance transfer fees. So, transfer those costly nagging balances from any other cards to our discounted rate. Why pay more?

Transaction must post between 10/1/24 - 12/31/2024. On 1/1/26 rate on unpaid balance will revert to normal rate, which ranges from 8.5% - 18% as disclosed on agreement. Cash-advances and cash like transactions do not qualify for promotional rate.

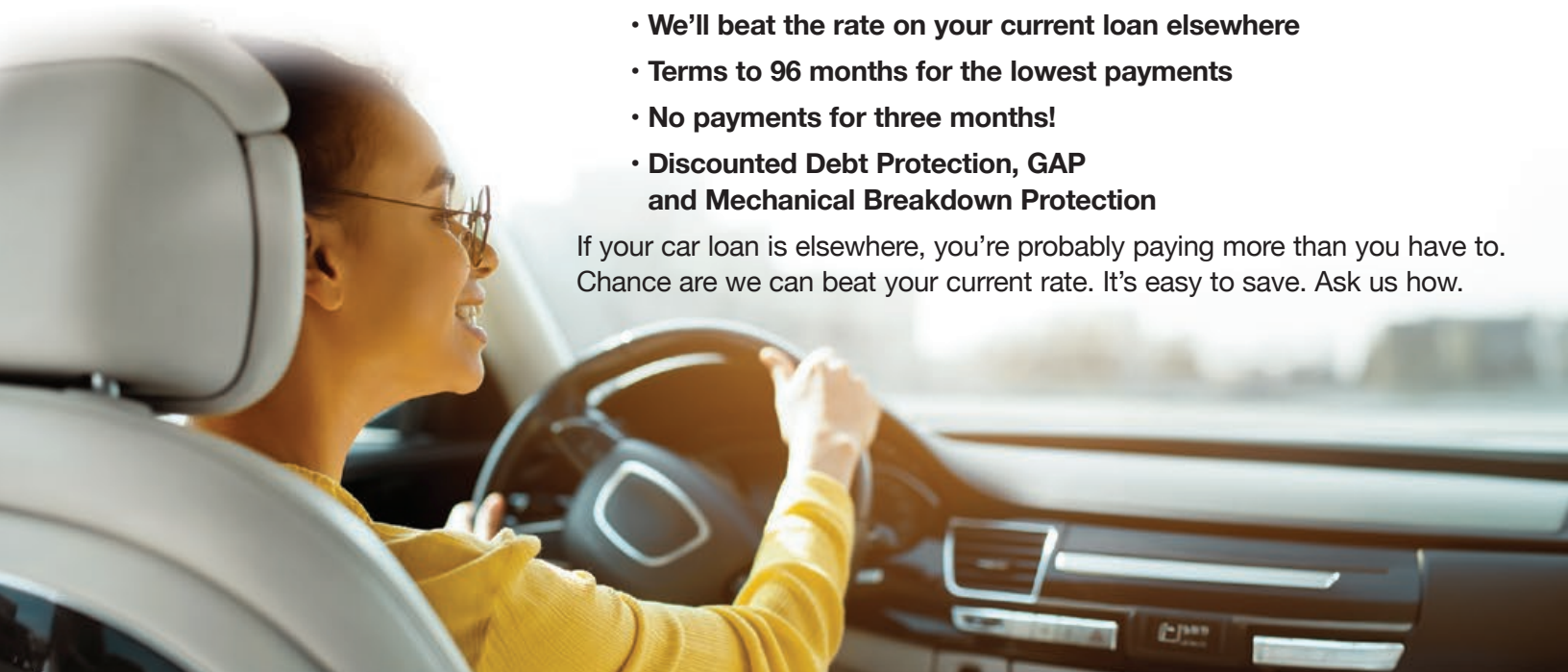


## We're Your Best Choice For Affordable Vehicle Financing

Our auto loan rates and options are unmatched! Whether you're looking to buy a new or used car, or refinance a loan you may have elsewhere, we have the perfect solution for you.

- We'll meet and/or beat dealers' rates
- We'll beat the rate on your current loan elsewhere
- Terms to 96 months for the lowest payments
- No payments for three months!
- Discounted Debt Protection, GAP and Mechanical Breakdown Protection

If your car loan is elsewhere, you're probably paying more than you have to. Chance are we can beat your current rate. It's easy to save. Ask us how.





# Buy Now, Pay Later Is **NOT** Your Best Option

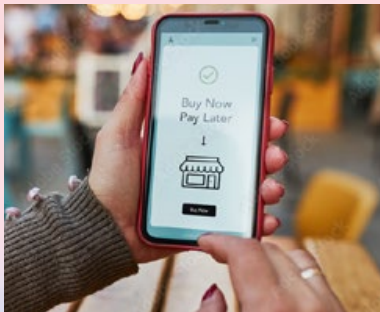
Stores and online merchants love to entice shoppers with their “Buy Now, Pay Later” (BNPL) plans for reasons that mostly benefit them:

### **BNPL doesn't build a good credit history**

Your timely BNPL payments are not reported to credit bureaus, so they don't help you build good credit. But, vendors do report late payments, which hurts your credit score.

### **Autopay is usually mandatory**

The Consumer Financial Protection Bureau reports that most BNPL lenders require autopay of the loan — meaning payments are pulled from your account whether you have it or not. This can lead to overdraft and bounced check fees, plus a late fee from your BNPL provider if the payment fails.



### **Causes impulse overspending**

Thinking of a purchase in smaller payments often encourages shoppers to overspend and buy unneeded items. This is why BNPL is pushed on shoppers before they have a chance to really consider a purchase at all.

### **Hidden fees and budget problems**

According to a Stanford University report, BNPL users tended to incur more late fees, overdraft charges, and higher credit card interest rates. Why? The assumption is that consumers are diverting funds they would normally use to repay credit cards or other loans to pay a BNPL loan.

## **We're Here To Help**

Talk to us about better options to afford things you want. Contact us anytime to see how we can help you.

# Our Relationship CD Pays An Outstanding 5.9%<sup>APY</sup>

Not only can your deposits earn extra with us, they are extra secure with us — federally insured by the National Credit Union Administration, AND privately insured by American Share Insurance as well. This is something few financial institutions offer.



Requires at least \$15,000 in cumulative loan balances, direct deposit to checking, \$500 in checking and \$500 in accounts. AnnualPercentage Yield effective October 15, 2024 and subject to change. The minimum opening certificate balance is \$500.

# Skip Up To Two Loan Payments This Holiday

Skip your November and December payments, OR your December and January payments on any qualified loan. To be eligible, you must have made at least six consecutive monthly payments, and had no more than six previous deferrals on the loan. If your payment was deferred during summer, the loan is not eligible. Interest accrues during any deferrals. Scan the code to skip.



## **Do We Have Your Current Info?**

Make sure your contact information is up-to-date so we send your tax forms to your correct address, and if there are any suspicious transactions on your account, we can contact you.



## **We Offer Coverages To Protect Your Car For Less**

Our Mechanical Breakdown Protection provides the same coverage as dealers' extended warranties, but at a fraction of the cost! And, your premiums can be financed with your loan.

If your car is stolen or totaled, your insurance will probably pay only the actual cash value, which could be far less than your remaining car loan balance. Guaranteed Auto Protection covers the difference by paying off your loan, and gives you \$1,000 as a head start on a replacement vehicle.

For peace of mind, talk with our loan representatives about GAP and MBI when you finance your next vehicle.



**Member Call Center (866) 459-2345**  
Phone hours 6 am–8 pm, Monday–Friday

Walk-in hours 9 am–5 pm, Monday–Friday

**South Bay Office**  
20101 Hamilton Avenue, #150  
Torrance, CA 90502

**Los Angeles Office Orsini II Building**  
850 W. Cesar Estrada Chavez Avenue  
Los Angeles, CA 90012

**Mailing Address**  
PO Box 7003, Compton, CA 90224

**Report a lost or stolen Visa Credit Card**  
(833) 933-1681

**Report a lost or stolen Visa Debit Card**  
(800) 754-4128

[info@schooolsfcu.org](mailto:info@schooolsfcu.org) · [SchoolsFCU.org](http://SchoolsFCU.org)

### **HOLIDAY CLOSURES**

**Veterans Day**  
Monday, November 11

**Thanksgiving holiday**  
Thursday–Friday, November 28–29

**Christmas**  
Wednesday, December 25

**New Years Day**  
Wednesday, January 1, 2025



Federally insured  
by NCUA



NMLS #688536