

Squash Bills Into One Payment

Bill Buster simplifies your life and saves you a ton of money by consolidating your high-cost debt into one affordable monthly payment. You can even use Bill Buster to manage upcoming tax costs! Borrow up to \$30,000 with terms to 72 months. There's no fee, so let Bill Buster tackle your bills by scanning the code or visiting SchoolsFCU.org. Remember that our Home Equity Line of Credit can also be an affordable way to consolidation bills.

Loans subject to approval. Rates, terms and conditions subject to change and vary based on creditworthiness and other factors. Maximum unsecured balance is \$30,000. Ask for details.



Ditch Your Dealer Loan

If your auto loan is elsewhere, you're likely paying more than you have to. Chances are we can beat your existing dealer or bank financing. Let us see if we can reduce their rate or shrink your monthly payment. We make it easy and will help you transfer the loan to us. Just a few minutes may save you hundreds. Contact us today to see how much we can save you.

- **Reduce existing dealer or bank auto loan rate**
- **Terms to 72 months for the lowest payments**
- **NO payments for THREE months**
- **Peace of mind with discounted Mechanical Breakdown and Debt Protection**

Loans subject to approval. Minimum floor rate is 5% APR. Rates, terms and conditions are subject to change and vary based on creditworthiness and other factors. Additional services such as Debt Protection, GAP, and Mechanical Breakdown Protection are optional. Enrollment in these services does not determine loan approval.



Our Card



Beats The Rest

The national average credit card rate is about 24% and just goes up. We dare you to compare our **Platinum Visa Credit Card** and its amazing rate as low as 8.5% APR to whatever other cards you may use. When you see how much your other cards are charging, you'll want to take advantage of our great rate by moving balances. There's NO Balance Transfer Fee and we make it easy to do. Save hundreds in interest costs by simply switching to our card. Scan for details to go to SchoolsFCU.org today.



Get Devices You Need

Our **Technology Loan** helps you affordably get the devices you need to succeed. We offer up to \$2,500 at a rate as low as 1% APR with 24 months to repay. To get this amazing rate, all you need is our free checking account and a few other easy requirements. Otherwise, the rate is an outstanding 2.5% APR.





When To Buy

If you're looking to refinance or purchase a home, no doubt you're wondering when mortgage rates will go down. And, if you should buy now, or wait? The best answer is to buy when you can afford to, find the home you love and one that fits your budget. Not to worry, if rates drop later, you'll have the option to refinance your loan. Fannie Mae expects rates to average 6.4% this year, and 6.1% in 2026.

Improve Your Finances In 2025

Controlling your money is the only way to make sure you meet your needs and achieve your goals. Improve your finances with these steps:

Set a realistic monthly budget — Start with your take home income, then list your expenses, and savings for retirement and unexpected expenses. Apps make it easy to track your spending and income. Many include budgeting tools. Review your budget monthly and adjust as needed.

Build a safety net — Save enough to cover 6 months' of your monthly expenses so you can weather unexpected events such as a reduction in income, serious illness or damage to your home. To start, set up automatic transfers of \$50 to \$100 per month.

Target high-cost debt — Credit card debt is usually the biggest threat to your budget. The average card rate is now a shocking 24%. Concentrate on paying off highest-interest balances first. And, transfer balances to our Visa Credit Card as low as 8.5% APR. There is NO transfer fee!

Reduce spending — Review your monthly expenses for unneeded spending. Are there subscriptions that automatically renew that you don't need? Are you eating out more than you budgeted? Reducing spending will help you meet your financial goals even sooner.

Scholarships For Members

We're proud to once again offer four \$1,000 cash scholarships. Deadline to submit applications is June 19, 2025. We encourage any graduating member enrolling in a **two-year** or **four-year college**, or **trade school** to apply. Share this opportunity with your family too. Scan to apply or go to SchoolsFCU.org. Please be ready to upload a current high school transcript, admission letter or proof of enrollment, two letters of recommendation, and a 500-word essay on financial literacy.



Just For School Employees

Our **Summer Safeguard Savings Account** prepares you for summer break with a generous dividend, currently 6.60% APY. School employees can deposit up to \$2,000 per month by payroll deduction or direct deposit from a qualified source. Scan for details or to enroll.



Follow Us Online For News

Our printed newsletters will be distributed in the spring and fall of each year. Between issues, keep up to date on credit union news and services through our website and eNewsletters, as well as Instagram and Facebook.

Seeking Volunteers For Board

As a not-for-profit financial cooperative our purpose is to serve members, and we do so with the guidance of our volunteer Board of Directors made up of members like you.

Credit union board members are dedicated volunteers and are the embodiment of the credit union motto, "People helping people."

You can nominate other members, including yourself, to run for a position on our Board of Directors.

There are two open Director positions for three-year terms. Incumbents are **Karen Hemingway** and **Jeanette Gordon**. If interested in volunteering or nominating a member, scan to apply by March 17, 2025.



Include qualifications and experience. Submissions will be reviewed by the nominating committee who will contact you.

 Serving members since 1939
Schools
FEDERAL CREDIT UNION

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 · SchoolsFCU.org

HOLIDAY CLOSURES

Memorial Day
Monday, May 26

Juneteenth
Thursday, June 19



Federally insured by NCUA



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