CONSUMER LOAN RATES

Effective October 1, 2026
Phone (310) 632-0100 • Fax (310) 632-5370
www.schoolsfcu.org

Schools FEDERAL CREDIT UNION

Rates and terms are subject to change without notice

VEHICLE LOAN	TERM	APR (New | Used)
100% Financing	36	4.69%
	48	4.84%
	60	4.94%
	72	5.09%
	84	5.94%
	96	6.34%

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.

BILL BUSTER...	TERM	APR
Consolidation	12	8.49%
Cash	24	9.30%
Vacation	36	10.05%
Special Occasion	48	11.30%
Holiday	60	12.30%
	72	13.30%

Maximum unsecured loan balance cannot exceed $30,000.

CREDIT CARD	TERM	APR
Unsecured	Revolving	6.49%+
Secured	Revolving	6.49%+

Transfer a balance elsewhere! +There are no transfer fees on our card! Transaction must post the account between 4/1/26 = 6/30/26 for the reduced rate. Unpaid balance will revert to normal rate, which ranges between 8.50% - 18%, on 07/01/2027.

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

EDUCATIONAL COMMUNITY*	TERM	APR
Classroom Supply Loan	10	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	10	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	12.90%

Maximum unsecured loan balance cannot exceed $30,000.

EVERYDAY LOAN	TERM	APR
	6	28.00%

Scan
to join or to apply for a loan

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

Not all applicants may qualify. All loans are subject to credit approval. All auto, recreational, and motorcycle related products are subject to eligibility requirements.

Rates listed are the lowest possible rates being offered. Actual rate awarded will be based on borrower's credit qualifications and loan characteristics.

EQUAL HOUSING LENDER
AMERICAN SHARE INSURANCE
NCUA

MEMBER DIVIDEND RATES

Effective October 1, 2026
Phone (310) 632-0100 • Fax (310) 632-5370
www.schoolsfcu.org

Schools FEDERAL CREDIT UNION

Rates and terms are subject to change without notice

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	0.80%	0.80%
	$ 2,500 - $ 9,999	0.80%	0.80%
	$ 10,000 - $ 24,999	1.00%	1.00%
	$ 25,000 - $ 49,999	1.00%	1.00%
	≥ $ 50,000	1.25%	1.26%

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) (Term Share, Traditional IRA, Roth IRA, and Educational IRA)	APR	APY	APR	APY
	$500 - $89,999		≥ $90,000	
6 Months	3.09%	**3.13%**	3.19%	**3.24%**
12 Months	3.85%	**3.92%**	3.97%	**4.04%**
18 Months	3.76%	**3.83%**	3.91%	**3.98%**
24 Months	3.76%	**3.83%**	3.91%	**3.98%**
36 Months	3.51%	**3.57%**	3.60%	**3.66%**
48 Months	3.51%	**3.57%**	3.60%	**3.66%**
60 Months	3.41%	**3.46%**	3.55%	**3.61%**

PROMOTIONAL CERTIFICATE (d)	APR	APY
Relationship Certificate **12 Months**	5.75%	**5.90%**
20 Months	3.93%	**4.00%**

+35,000
Surcharge FREE ATMs
For the nearest location:

Call **(888) SITE-COOP**

Text your location to **692667** (MYCOOP)

Download the
"CO-OP Locator Guide"
from the App Store
and Google Play Market

+5,000
We have more
Service Center/Branches

For the nearest location
Call **(888) CU-SWIRL**

Download the
"CU SERVICE CENTER Locator Guide"
from the App Store
and Google Play Market

Scan
to join or to apply for a loan

(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, $7,500 in combined loan balance, 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

EQUAL HOUSING LENDER
AMERICAN SHARE INSURANCE
NCUA