

Products for School Employees

For more than 80 years, we've been tailoring financial products and services to fit the unique needs of school employees.



Savings Products

Summer Saver

Earns higher dividends, with convenient access to your money.

Paycheck Planner

For 10- or 11-month employees; spreads paycheck over 12 months and earns higher dividends.¹

Direct Deposit

Receive your paycheck one day early when you direct deposit to a SchoolsFirst FCU account.¹



Retirement Products²

403(b) and 457(b)

Pre-tax retirement savings to supplement CalSTRS or CalPERS.

Roth 403(b)

After-tax retirement savings to supplement CalSTRS or CalPERS.



Loan Products

School Employee Mortgage

No PMI, reduced loan processing fee and low down payment options.

School Employee Credit Card

A card tailored to your unique needs with a low everyday purchase rate and cash back.

School Employee Auto Loan with Summers Off

Skip payments on a SchoolsFirst FCU auto loan during times when you don't receive a paycheck.³

Relocation Loan

Low APR; loan amounts up to \$5,000.⁴

Computer Loan

Low APR; loan amounts up to \$2,500.⁵

Special Curriculum and Higher Education Loans

Low-interest loans to help you pursue advanced degrees or career advancement program.

COBRA Health Insurance Loan

Helps you pay health insurance premiums during unemployment period.^{6,7}

Payroll Reduction Loan

For those affected by furloughs or other pay reductions due to budget cuts.⁶

Uniform Loan

No-interest loans for classified school employees to get the supplies they need to do their job.⁸

Overdraft Protection Loan

\$300 non-credit qualifying line of credit protects your account in the case of insufficient funds.



Products For Educators

Classroom Supplies Loan

No-interest loans for teachers to purchase materials beyond what the school's budget may provide.⁹

Sabbatical Leave Bonds

Low premiums for certificated school employees preparing to take a sabbatical leave.²

For more information or to join today:



Call 800.462.8328



Click schoolsfirstfcu.org



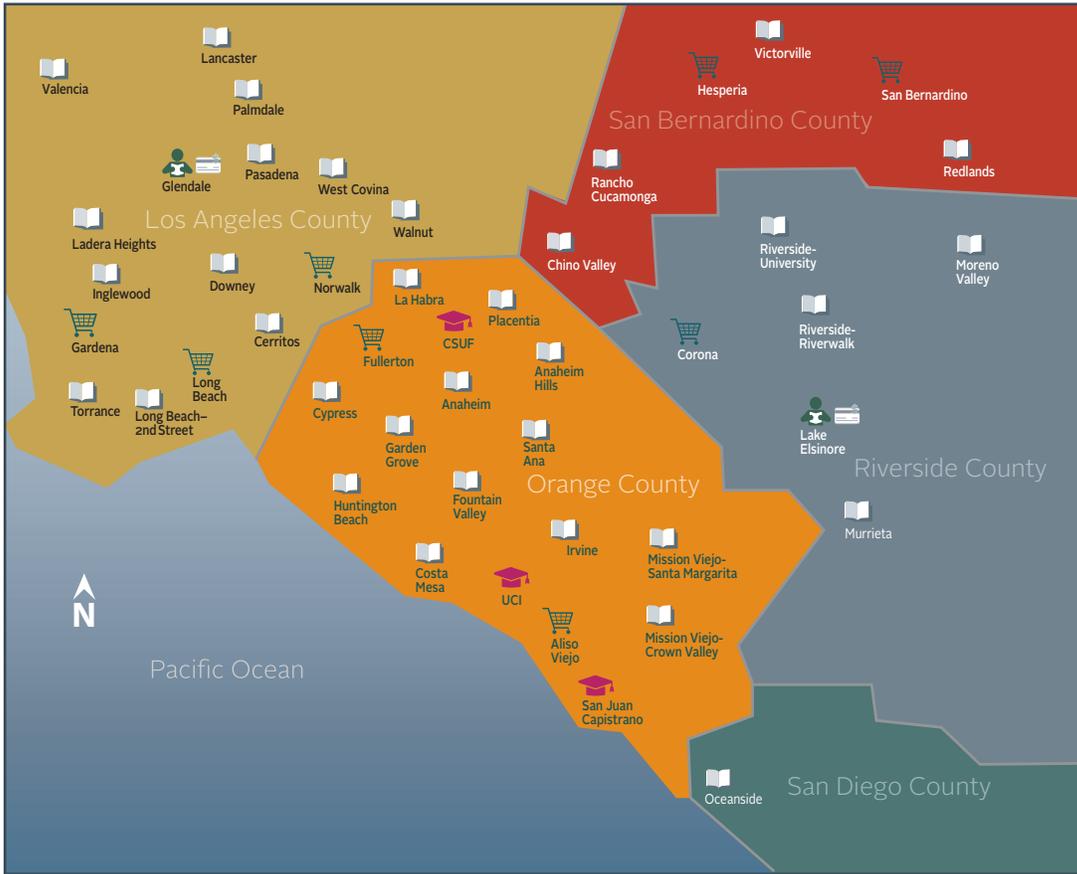
Visit a branch



Federally Insured by NCUA

Rates and programs may be as of 11/10/2017 and subject to change. APR = Annual Percentage Rate. All loans subject to approval. **1.** Limited to participating districts. **2.** Retirement planning advisors and services provided as a benefit to SchoolsFirst FCU Members by SchoolsFirst Plan Administration, LLC, a wholly owned affiliate of SchoolsFirst FCU. Securities sold, advisory services are offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with SchoolsFirst FCU to make securities available to Members. **Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America. **3.** Member must be a school employee with an auto loan in good standing. Minimum monthly payment remains the same and interest continues to accrue during the summer months. Loan term will be extended. Other conditions apply. **4.** Limited to school employees moving to a new residence. Accounts must be in good standing. **5.** Term based on the amount financed. All loans subject to approval. The purchase order or receipt must indicate the items purchased and must be dated within the last 90 days. **6.** These products and programs are created for school district employees financially impacted by district budget cuts, by either layoff or reduction in hours or pay grade. Must be in good standing and participating in payroll direct deposit to a SchoolsFirst FCU account prior to layoff or change in status. **7.** First payment is due by the 90th day after funding. Finance charges begin to accrue immediately and are paid in the first payment. As a result, you may pay higher total finance charges on the loan than if payments began earlier. **8.** "No-interest" rate quoted includes a 0.75% discount for automatic payment transfer from a SchoolsFirst FCU account. Available to classified school employees with accounts in good standing. Limit one per calendar year. Must have direct deposit to be eligible to apply. **9.** "No-interest" rate quoted includes a 0.75% discount for automatic payment transfer from a SchoolsFirst FCU account. Available to certificated school employees with accounts in good standing. Limit one calendar year. Must have direct deposit to be eligible to apply. **10.** Data and text charges may apply. Check with your mobile provider.

SCHOOLSFIRST FEDERAL CREDIT UNION



Location Services

-  Full Service Branch
-  In-Store Branch
-  Campus or District Branch
-  District Service Center
-  Cashless Branch
ATM on site

Orange County

- Aliso Viejo In-Store Branch**
26892 S. La Paz Rd.
- Anaheim Branch**
590 N. Euclid St.
- Anaheim Hills Branch**
8160 E. Santa Ana Canyon Rd.
- Costa Mesa Branch**
2300 Harbor Blvd.
- CSUF Campus Branch**
800 N. State College Blvd.
Special Hours
- Cypress Branch**
6828 W. Katella Ave.
- Fountain Valley Branch**
18651 Brookhurst St.
- Fullerton In-Store Branch**
1040 E. Bastanchury Rd.
- Garden Grove Branch**
13008 Harbor Blvd.
- Huntington Beach Branch**
7251 Warner Ave.
- Irvine Branch**
5305 Alton Pkwy.
- La Habra Branch**
1701 W. Imperial Hwy.
- Mission Viejo–
Crown Valley Branch**
26440 La Alameda
- Mission Viejo–
Santa Margarita Branch**
27825-C Santa Margarita Pkwy.
- Placentia Branch**
377 E. Chapman Ave.
- San Juan Capistrano
District Branch**
33122 Valle Rd.
Special Hours
- Santa Ana Branch**
2115 N. Broadway
- UCI Campus Branch**
G202C Student Center
Special Hours

Access to more than 28,000 Fee-Free ATMs Nationwide
Visit our website or mobile app for a complete listing of fee-free ATMs, or text your ZIP Code to 91989.¹⁰



Full Service Branch Hours
 Mon.–Thur. 9 a.m. – 5 p.m.
 Friday 9 a.m. – 6 p.m.
 Saturday 9 a.m. – 3 p.m.

In-Store Branch Hours
 Mon.–Fri. 10 a.m. – 6 p.m.
 Saturday 10 a.m. – 3 p.m.

Campus/District Branch or District Service Center Hours
 Visit schoolsfirstfcu.org for special hours

Los Angeles County

- Cerritos Branch**
17500 Bloomfield Ave.
- Downey Branch**
9125 Imperial Hwy.
- Gardena In-Store Branch**
1735 Artesia Blvd.
- Glendale District Service Center**
223 N. Jackson St.
Special Hours
- Inglewood Branch**
3401 W. Century Blvd.
- Los Angeles–Ladera Heights Branch**
5359 W. Centinela Ave.
- Lancaster Branch**
43816 15th St. West
- Long Beach In-Store Branch**
6501 E. Spring St.
- Long Beach–2nd Street Branch**
4725 East 2nd Street
- Norwalk In-Store Branch**
11300 Firestone Blvd.
- Palmdale Branch**
1201 Rancho Vista Blvd.
- Pasadena Branch**
555 S. Lake Ave.
- Torrance Branch**
21241 Hawthorne Blvd.
- Valencia Branch**
27067 McBean Pkwy.
- Walnut Branch**
515 N. Grand Ave.
- West Covina Branch**
332 S. California

Riverside County

- Corona In-Store Branch**
550 Hidden Valley Pkwy.
- Lake Elsinore District Service Center**
561 Chaney St.
Special Hours
- Moreno Valley Branch**
12831 Moreno Beach Dr.
- Murrieta Branch**
40428 Murrieta Hot Springs Rd.
- Riverside–Riverwalk Branch**
4204 Riverwalk Pkwy.
- Riverside–University Branch**
1209 University Ave.

San Bernardino County

- Chino Valley Branch**
4005 Grand Ave.
- Hesperia In-Store Branch**
16904 Main St.
- Rancho Cucamonga Branch**
8865 Foothill Blvd.
- Redlands Branch**
411 6th St.
- San Bernardino In-Store Branch**
161 E. 40th St.
- Victorville Branch**
13605 Bear Valley Rd.

San Diego County

- Oceanside Branch**
3430 Marron Rd.