

Products for School Employees

For nearly 90 years, we've been tailoring financial products and services to fit the unique needs of school employees.



Prepare for Summer

Summer Saver

A high-yield savings account for all school employees that helps you set aside funds for when you need them, or to get through the months you may not receive a paycheck.

- Deposits made through direct deposit, payroll deduction or automatic share-to-share transfer.¹
- Flexible, penalty-free withdrawals.
- Automatic renewal each year.
- Deposit any amount between \$1 and \$2,000.

Paycheck Planner

For 10- or 11-month² employees; spread your paycheck over 12 months.

- Earn a higher dividend rate.

School Employee Auto Loans with Summers Off

Skip payments on a SchoolsFirst FCU auto loan during times when you may not receive a paycheck.³

Manage Expenses

School Employee Mortgage

No Private Mortgage Insurance, 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.

Classroom Supplies Loan

No-interest loans for teachers to purchase materials beyond what the school's budget may provide.⁴

Uniform Loan

No-interest loans for classified school employees to get supplies they need to do their job.⁴

Education Loans

Low-interest loans to help you pursue advanced degrees or career advancement programs.⁵

Overdraft Protection Loan

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

Plan for the Future SchoolsFirst Retirement Planning

Financial Professionals

We can help by providing complimentary, personalized advice to build a plan tailored to your unique goals.

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.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. SchoolsFirst Federal Credit Union (SchoolsFirst FCU) and SchoolsFirst Retirement Planning **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using SchoolsFirst Retirement Planning, and may also be employees of SchoolsFirst FCU. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of SchoolsFirst FCU or SchoolsFirst Retirement Planning. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency.	Not Credit Union Deposits or Obligation.
Not Credit Union Guaranteed.	May Lose Value.

Visit schoolsfirstfcu.org to learn more.

BECOMING A MEMBER IS EASY

Online: schoolsfirstfcu.org/join or scan the code.

Branch: Visit one of our more than 70 branch locations.



SCAN TO JOIN



Insured by NCUA.

All loans subject to approval. Rates and programs valid as of 7/29/22 and subject to change. **1.** \$1 minimum monthly deposit by payroll deduction, payroll direct deposit or automatic share-to-share transfer only. Maximum \$2,000 a month. New Summer Saver accounts are limited to current school employees; retired school employees are not eligible. One Summer Saver account per Membership. **2.** Early withdrawal penalty: Subject to share certificate early withdrawal penalty and closure of the account. 16.7% from the payroll will be deposited into the Paycheck Planner share for 10-month employees. 8.3% from the payroll will be deposited into the Paycheck Planner share for 11-month employees. **3.** Restrictions apply. Interest will continue to accrue during the skip-payment period. Member must be in good standing. **4.** "No Interest" rate quoted reflects a 0.75% discount for automatic payment transfer from a SchoolsFirst FCU Savings or Checking account. Requires at least one recently posted payroll deduction or direct deposit of at least \$100 for Classroom Supplies loan and \$50 for Uniform loan, into a SchoolsFirst FCU share account. **5.** Ask about eligible programs.