



# Enjoy A Day Of Fun At Our 84<sup>th</sup> Annual Meeting

**Saturday, June 29, 2024 at Knott's Berry Farm**

We're celebrating our 84th Anniversary at Knott's Berry Farm and we wish to thank members with a family fun day at Knott's. This will be a great opportunity to meet the Board of Directors and Supervisory Committee volunteers, as well as the management team and wonderful staff.

Take advantage of a **special \$45** admission AND lunch especially for members and guests. This is a great discount from the \$99 gate price that doesn't include food.

Enjoy full access to rides and attractions, plus a delicious complimentary chuck wagon that includes Mrs. Knott's famous fried chicken.

We'll also have lots of drawings for great prizes after a brief business meeting all held at the Gold Rush Camp picnic area from 11-11:30 am where the Nominating Committee will announce election results for open Board Member positions.

Scan this code or go to [SchoolsFCU.org](https://SchoolsFCU.org) to reserve your tickets before they sell out. Plan to bring the family for a fantastic day of fun!



## We're Honored As One of America's Best Credit Unions by **Newsweek**

Newsweek, a distinguished national magazine, has named Schools FCU one of America's Best Credit Unions for 2024, in the top 250 of all Credit Unions. Of the 9,000 financial institutions reviewed for profitability, financial relevance, risk management, and overall stability, we are recognized as one of the top 500 of all Banks and Credit Unions in the US. This recognition is a testament to our members' trust in us, and our commitment to meeting their financial service needs.

## New Extended Terms Make The Car You Really Want More Affordable

We now offer auto loan terms up to 96 months. This means you can drive the car you want at a payment that fits your budget. And, if you're thinking about a lease or have one, this is a better option. You'll actually own your car, instead of just owing money to a leasing company.

Our new extended terms also make the transition to an electric vehicle more affordable, so you can take advantage of significant incentives and rebates offered to EV owners.

If you have an existing auto loan from a bank or dealer, contact us about refinancing with an extended term to reduce your monthly payment.



Minimum loan of \$40,000 required for a 96-month term. Loans subject to approval. Additional services such as Debt Protection, GAP and MBP are optional. Enrollment in these services does not determine loan approval.



# Our Best Checking For Grads

Got a high school graduate in the house? They deserve the best banking now and into adulthood, so if they're not already a member, refer them to Schools FCU. For a limited time, **we'll make their initial deposit of \$25** to their absolutely FREE checking account.\*

Grads enjoy all the benefits of this special account including:

- 30,000+ surcharge-free ATMs  
— more than even the largest banks
- Free Visa Debit Card
- Visa Credit Card\*\*
- P2P (person-to-person) Payments
- Free Online and Mobile Banking

\*Available to 2024 High School graduates.

\*\*Credit card available to employed graduates who demonstrate an ability to make timely payments



# Don't Respond To Fraudulent Texts, Emails or Robocalls

The Federal Trade Commission reports fraudulent messages from scammers pretending to be financial institutions are common and can typically cost victims \$3,000 or more on average. You've likely received messages from scammers pretending to be a bank or credit union security department, claiming possible activity on your account needs immediate action.

Don't fall for schemes to get your account numbers and login information. We will NEVER contact you and ask for any personal financial information. If anyone contacts you posing as us and asks for any information, do not reply or immediately hang up and contact us directly. Scan this code to learn more.



FROM OUR CHIEF LENDING OFFICER

## Kathy's Corner



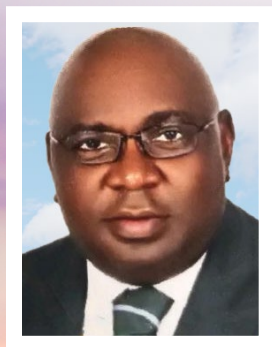
We understand the frustration of accidentally incurring overdraft fees because of pending transactions. Here are a few easy solutions to help you avoid this situation:

**Check your balance first** — Use our free Mobile App to check your current balance in seconds. If additional funds are needed, you can easily transfer money between your accounts. Our Money Mover service allows transfers from external accounts. Keep in mind that funds from external transfers may not be immediately available.

**Consider a Personal Line of Credit** — This can serve as a safety net for overdraft protection, providing funds when you need them.

**Use Your Visa Credit Card** — The available limit on your Visa Credit Card can also serve as a source for overdraft protection, ensuring you have funds available when necessary.

As a not-for-profit financial cooperative, our goal is to provide you with options to avoid unnecessary fees. When fees are charged, they are intended to offset administrative and processing costs, allowing us to continue offering members benefits including discounted loan rates and higher dividend rates.



## In Memory Of Arnold Blanshard

We honor the memory and dedication of Schools FCU volunteer Arnold Blanshard. Mr. Blanshard served as the Chair for our Supervisory Committee. Our condolences to his family and friends. He will be missed.

# New Loan Payment Option

You can now make loan payments using a non-SFCU debit or credit card. Keep in mind that fees charged to us for accepting a payment this way will result in a processing fee of up to \$15. Since fees are annoying we always give you an alternate option; use your checking or savings account to make loan payments at no cost.

# Extended Call Center Hours

Our Call Center at **(866) 459-2345** is now open from 6 am to 8 pm, Monday through Friday for personalized service.

# Blue Ribbon Checking Coming

We're redefining what FREE checking is for current school employees. It's going to have perks you will love, which will make it be better than free. Watch for details.



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

### HOLIDAY CLOSURES

**Memorial Day**  
Monday, May 27

**Juneteenth**  
Wednesday, June 19

NMLS #688536



Federally insured  
by NCUA

