

Products for School Employees

For 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



Loan Products

School Employee Mortgage

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

School Employee Visa® Credit Card

A card tailored to your unique needs with a low, everyday purchase rate.

Summers-Off Auto Loan Program

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.

Higher Education Loan

Pursue an advanced degree. Variable rate; loan amounts up to \$50,000.

COBRA Health Insurance Loan⁵

Helps you pay health insurance premiums during unemployment period.

Payroll Reduction Loan⁵

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

Uniform Loan

No-interest loans for classified school employees to get the supplies they need to do their job.⁶

Overdraft Protection Loan

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.⁷

Sabbatical Leave Bonds

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



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.

For more information or to join today:



Call 800.462.8328



Click schoolsfirstfcu.org



Visit a branch



Federally Insured by NCUA

SCHOOLSFIRST 
FEDERAL CREDIT UNION

Rates and programs valid as of 07/01/2014 and subject to change. APR = Annual Percentage Rate. All loans subject to approval. **1.** Limited to participating districts. **2.** Securities sold, advisory services 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. Original loan term must be 60 months or less. **4.** Limited to school employees moving to a new residence. Accounts must be in good standing. **5.** These products and programs were specially created for school district employees financially impacted by district budget cuts, either by 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. **6.** "No-interest" rate quoted includes a 0.75% discount for automatic payment transfer from a SchoolsFirst FCU account. Limited to classified school employees. **7.** "No-interest" rate quoted includes a 0.75% discount for automatic transfer payment from your SchoolsFirst FCU Account. Available to classroom teachers K-12+ with accounts in good standing. Limit one per calendar year. **8.** Data and text charges may apply. Check with your mobile provider.