Products for School Employee Members

For more than 75 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 employees on a 10- or 11-month pay schedule. Spreads paycheck across 12 months while earning higher dividends.

**Direct Deposit**
Receive your paycheck one day early¹ when you direct deposit to a SchoolsFirst FCU account.

**Loan Products**

**School Employee Mortgage**
Reduced loan administration fee and no prepayment penalty.

**Summer Skip-a-Payment**
Skip a monthly payment on a SchoolsFirst FCU consumer loan during the times you don’t receive a paycheck.

**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.

**Retirement Products**²

**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.

**Retirement Credits Loans**
Purchase additional CalSTRS or CalPERS pension credits for retirement savings.

**Products For Educators**

**Sabbatical Leave Bonds**
Low premiums; for certificated school employees preparing to take a sabbatical leave.

**Classroom Supplies Loan**
No-interest³ loans for teachers to purchase materials beyond what the school’s budget may provide.

**Special Curriculum Loan**
Pursue an advanced degree or certificate. Fixed rate; loan amounts up to $10,000.

**Relocation Loan**
Low APR; loan amounts up to $5,000

**Help When You Need It**¹

- COBRA Health Insurance Loan
- Payroll Reduction Loan
- Loan deferments
- Early share certificate withdrawal
- BALANCE Financial Fitness Program⁴

For more information visit us at www.SchoolsFirstfcu.org or any SchoolsFirst FCU location, or call our Telephone Service Center at 800.462.8328.
Orange County
Anaheim Branch
590 N. Euclid St.
Anaheim Hills Express Center
8152 E. Santa Ana Canyon
CSU Fullerton Campus Branch
800 N. State College Blvd.
Cypress Branch
6828 W. Katella Ave.
Fountain Valley Branch
18651 La Alameda
Fullerton Express Center
1040 E. Bastanchury
Garden Grove Branch
13008 Harbor Blvd.
Huntington Beach Branch
7251 Warner Ave.
Irvine Branch
5305 Alton Pkwy.
La Habra Branch
1701 W. Imperial Hwy.
Laguna Hills Express Center
26892 S. La Paz Rd.
Mission Viejo Branch
26440 La Alameda
Newport-Mesa Branch
2300 Harbor Blvd., Costa Mesa
Placentia Branch
377 E. Chapman Ave.
Rancho Santa Margarita Branch
30092 Santa Margarita Pkwy.
San Juan Capistrano Branch
33122 Val Rd.
Santa Ana Branch
2115 N. Broadway
UC Irvine Campus Branch
G202C Student Center

San Bernardino County
Rancho Cucamonga Branch*
8865 Foothill Blvd.
Redlands Branch
411 N. 6th St.
San Bernardino Branch
1643 E. Highland Ave.
Victorville Branch
13605 Bear Valley Rd. Ste. 102

San Bernardino County

Riverside County
Corona Express Center
550 Hidden Valley Pkwy.
Moreno Beach Branch
12831 Moreno Beach Dr. Ste. 108
Moreno Valley
Murrieta Branch
40428 Murrieta Hot Springs Rd.
Riverside-University Branch*
1209 University Ave., Riverside

Riverside County

Los Angeles County
Cerritos Branch
17500 Bloomfield Ave.
Downey Branch
9125 Imperial Hwy.
El Camino College
Campus Branch
15706 Crenshaw Boulevard
Long Beach Express Center
6501 E. Spring St.
Norwalk Express Center
11300 Firestone Blvd.
Torrance Branch
2409 Arlington Ave.
Walnut Branch
515 N. Grand Ave.
West Covina Branch
332 S. California

Los Angeles County

Branch Hours:
Mon.–Thur. 9 a.m. – 5 p.m.
Friday 9 a.m. – 6 p.m.
Saturday 9 a.m. – 2 p.m.

Express Center Hours:
Mon.–Friday 10 a.m. – 6 p.m.
Saturday 10 a.m. – 3 p.m.

Campus Branch
Call for hours

Access to 28,000 Fee-Free ATMs
Visit our Web site for a complete listing of fee-free SchoolsFirst FCU and CO-OP Network ATMs.

1. Limited to participating districts.
2. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by SchoolsFirst FCU. CBSI is under contract with SchoolsFirst FCU, through the financial services program, to make securities available to Members.
3. Loan rate of 0% APR includes a 0.75% discount for automatic transfer payment from your SchoolsFirst FCU Account. $10 application fee due at funding cannot be financed. Limited to one loan every 12 months and to elementary and secondary school classroom teachers only.
4. With the exception of BALANCE, which is available to all Members at any time, 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. Member must be in good standing and participating in payroll direct deposit to a SchoolsFirst FCU account prior to layoff or change in status.
5. BALANCE is not affiliated with SchoolsFirst FCU.

Programs valid as of 10/01/2010 and subject to change.

Map not drawn to scale