

Products for School Employees

For more than 85 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, that helps you set aside funds to get you 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 Loan 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.⁵

Education Loans

Low-interest loans to help you pursue advanced degrees or career advancement programs.⁶

Overdraft Protection Loan

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

For more information or to join today, visit schoolsfirstfcu.org



ATM CO-OP Network

Access to more than 28,000 fee-free ATMs Nationwide.

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 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 per calendar year. Requires at least one recently posted payroll deduction or direct deposit of at least \$100 into a SchoolsFirst FCU share account. **5.** "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. Requires at least one recently posted payroll deduction or direct deposit of at least \$50 into a SchoolsFirst FCU share account. **6.** Ask about eligible programs.