

Report Card

SUMMER 2011

Take us with you—
Mobile Banking, Facebook®,
Twitter® and more!

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Youth Debit MasterCard®¹
is here!

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Tackle your summer to-do
list with a loan as low as
7.5% APR²

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SAVINGS IN THE SUMMERTIME!

Refinance Options
For Our Members

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Take us with you this summer!



Mobile Banking Now Available—No Smart Phone Needed

Enjoy on-the-go convenience and security while managing your accounts on your iPhone®, BlackBerry®, smart phone or any text-enabled phone. With SchoolsFirst FCU Mobile, you can:

- Access SchoolsFirst FCU accounts anytime, anywhere.
- Check balances and account history, transfer funds, and pay bills.
- Find a branch or ATM.

SchoolsFirst FCU does not charge fees to use Mobile, and apps are free to download.³ Learn more or register at schoolsfirstfcu.org/mobile.

Join the conversation



SchoolsFirst FCU is now on Facebook® and Twitter®. Become a Facebook fan or Twitter follower to stay informed about special offers and events, and share your questions, comments and experiences with SchoolsFirst FCU.

Go Paperless

Switch to electronic statements and notices for fast, convenient and secure access to your account information. And best of all—it's free! Log in to Online Banking to change your communication preferences today.

Let Us Know Before You Go

Vacation prep checklist:

- ☒ Stop the mail.
- ☒ Tell the neighbors.
- ☒ Put lights on timers.
- ☒ Set a travel notice with SchoolsFirst FCU.

Add us to your list of safety precautions before you travel this summer and set a travel notice on your account through Online Banking. It's a fast, easy way to ensure uninterrupted access to your funds during your vacation. And remember, should your card be lost or stolen, our emergency card services are available 365 days a year from 5 a.m. to midnight at 800.462.8328.



Help your
child establish
healthy
spending
habits early!

Youth Debit MasterCard® Is Here!

Now your children ages 13–17 can have access to their own Debit MasterCard®.¹ You set the spending limits and your teen gets a head start on managing his or her money. Visit a branch for more details or to apply.

Find a car, write a check, drive home happy!

With the SchoolsFirst FCU Auto Convenience Check—it really is that simple. Once you are pre-approved, you'll receive a check good for any amount up to your approved loan limit. When you find the car you want, negotiate your price as if you are a cash buyer and write the check on the spot. Call, click or visit a branch to learn more and apply today.

Now
through July 31:
**GET 90 DAYS
NO PAYMENTS⁵**

Auto Purchase or Refinance

Whether you're purchasing a new or used car, or looking to refinance your existing car loan from another lender, SchoolsFirst FCU delivers competitive rates and promises a simple funding process.

NEW CARS ⁴	36-month term	48-month term	60-month term	72-month term
SchoolsFirst FCU	2.99%	2.99%	2.99%	3.24%
Bank Average	3.37%	3.67%	3.89%	4.58%
USED CARS ⁴	36-month term	48-month term	60-month term	72-month term
SchoolsFirst FCU	3.24%	3.49%	3.49%	3.65%
Bank Average	3.58%	3.88%	4.10%	4.88%

* Rates are lowest APRs as of 06/16/2011. Bank rate sources available upon request.

Chances are, you have big plans for your summer vacation—whether it's relaxing at home, traveling, or a little bit of both. No matter what your summer schedule holds, now is also a good time to refinance your home or auto loan.

Make The Most Of Your Summer

Refinance Your Home Loan

A mortgage refinance can benefit many homeowners, particularly if they intend to stay in their home long term or if they can significantly reduce their interest rate. Experts say if you can lower your mortgage by at least half a point, it's worth considering.

But before you start the paperwork, do the math. You don't want to end up paying more in closing costs than you will save on your remaining monthly payments. You want to recover refinancing costs while you still own the home. Our Refinance Breakeven calculator at schoolsfirstfcu.org/calculators can help you decide.

SchoolsFirst FCU Members spend an average of \$814 less in mortgage closing costs versus California banks.⁶

Refinance Your Auto Loan

Auto refinancing is one of the best and easiest ways to save money. If your current rate with another lender is high, you can refinance it at a lower rate—typically in just a few simple steps. Depending on the term you choose, refinancing your loan could result in lower monthly payments, less interest paid over the life of the loan, or both! It's an excellent way to free-up funds to pay off credit card debt, accelerate your car loan payoff, or get started on your summertime plans.

When you're looking for ways to save, think of your credit union first. Our 48-month used car loan APRs are nearly 3% lower than other California banks.⁷ Call, click or visit a branch to begin your refinance today. And if you purchase or refinance now through July 31, you won't have to make a payment for 90 days!⁵

Get a Summertime Loan

What's on your summer wish list? Whatever you have in mind, the **Summertime Loan** is a low-interest solution that can help you get it done—at a rate as low as **7.5% APR.²**

- **No application fee or funding fees**
- **Terms up to 48 months**
- **No collateral needed**

You can also use the loan for unexpected expenses or to pay down higher-interest debt.

Call, click or visit a branch to apply.

A MESSAGE FROM *the* president



Rudy Hanley,
President and CEO

Rapid changes in technology have significantly transformed the financial services landscape, from infrastructure to products to the way consumers interact and transact with their financial institutions. In an effort to stay abreast of these changes and to meet our Members' needs, we introduced mobile and text banking and are enhancing schoolsfirstfcu.org. Already, more than 24,000 Members are accessing their accounts through SchoolsFirst FCU Mobile.

To provide a personalized experience online, we are enhancing schoolsfirstfcu.org, including Online Banking. As with any change, we know that initially it may be challenging, especially for Members who are used to our current Online Banking system. However, these enhancements will improve the Web site and enable us to incorporate new technologies and build a platform that will support future enhancements. Some of the new features available at launch will be Members' ability to chat with our Contact Center while online, categorize transactions and receive personalized product and service offers.

We will be piloting the enhanced Web site with Members to ensure a smooth transition, with a launch scheduled for the end of third quarter this year. We ask for your support during the conversion. Together, we can make this new delivery channel a convenient, effective and user-friendly way for Members to transact and communicate with us. At the same time, we will continue to support your needs through our Member Contact Center, over 28,000 fee-free ATMs and your local branch.

We thank you for your continued participation, which has allowed us to build exciting new offerings to serve your changing needs.

Real Members, Real Savings

Paul and Virginia Wilson have their sights set on an early, debt-free retirement. They had 12 years left on their mortgage with another lender, and were hoping to pay it off sooner. When they learned about our Rapid Refinance program, they called to see how we could help. The Wilsons discovered they could shorten the length of their loan, keep their monthly payment the same and **save nearly \$32,000** in interest over the remaining term with the new lower rate. Even better: **they paid nothing up front!** The credit union paid their closing costs and processed their loan with less paperwork and in less time.



Paul and Virginia Wilson, Members Since 2009

"When we can't and shouldn't work anymore, we don't want to worry about a mortgage. The credit union is helping us reach our goal of early retirement. This was an answer to a prayer."

Changes Coming Soon To schoolsfirstfcu.org

Members have asked for better tools to help them manage and transact in their account and communicate with the credit union. So in addition to all the functionality you enjoy today in Online Banking, we will be introducing enhancements to our Web site this fall—all built on a platform to support future improvements for you. Watch for more details soon!



Your Family Is Our Family

Your immediate family members are eligible to join the credit union.⁷ As you spend time with them this summer, pass on the benefits of Membership at SchoolsFirst FCU. **Invite them to apply online today at schoolsfirstfcu.org/membership.**



Holiday Notice

All SchoolsFirst FCU locations will be closed in observance of the following holidays:

Monday, July 4
Independence Day

Monday, Sept. 5
Labor Day

CONTACT US

Online
schoolsfirstfcu.org

By Phone

800.462.8328

Monday – Friday
7 a.m. to 7 p.m.

Saturday

9 a.m. to 3 p.m.

TellerPhone

800.540.4546

Facebook and Twitter



[facebook.com/schoolsfirstfcu](https://www.facebook.com/schoolsfirstfcu)



[@schoolsfirstfcu](https://twitter.com/schoolsfirstfcu)

Emergency Card Support

Available 365 days a year
from 5 a.m. to 12 a.m.

Mailing Address

P.O. Box 11547
Santa Ana, CA, 92711-1547

Branch Hours

Monday – Thursday
9 a.m. to 5 p.m.

Friday

9 a.m. to 6 p.m.

Saturday*

9 a.m. to 2 p.m.

*See our Web site for
select locations

Express Center Hours

Monday – Friday

10 a.m. to 6 p.m.

Saturday

10 a.m. to 3 p.m.

Campus Branches

Call for hours

ATM Locations

Visit our Web site for a complete
listing of SchoolsFirst FCU
and surcharge-free CO-OP
Network ATMs.



NCUA

Federally insured by NCUA.

1. Requires parent/legal guardian(s) as joint owner(s) on all shares on the account. Minor must be age 13 or older with photo ID and valid email address. Subject to ChexSystems verification. E-Statements and e-Notices are required with this account. 2. SchoolsFirst FCU's Summertime Loan features a range of rates based on various factors, including the applicant's credit rating. Rates as of 6/15/2011 range from 7.5% - 18% APR. Based on rate and term, estimated payment per \$100 borrowed ranges from \$8.68 - \$9.18 for 12 mos., \$4.51 - \$5.00 for 24 mos., \$3.12 - \$3.62 for 36 mos., \$2.42 - \$2.95 for 48 mos. Minimum payment \$25. Maximum term based on amount borrowed. 3. You may be responsible for data and/or text charges through your mobile carrier. Check with your carrier for more details. 4. Our auto loan program features a range of rates based on various factors, including the applicant's credit rating. Rates quoted are our best rates and reflect a 0.75% discount for automatic payment transfer from your SchoolsFirst FCU account; your rate may differ. Rates as of 06/20/2011 are 2.99% - 18% APR on new autos and 3.24% - 18% APR on used autos. Estimated monthly payments range from \$1.54 - \$3.62 per \$100 borrowed. Maximum term based on various factors. 5. First payment is due within 90 days of funding. Finance charges begin to accrue immediately and are repaid over the life of the loan. As a result, you may pay higher total finance charges on the loan than if payments began earlier. If "90 days no payment" offer is accepted, the "Summers Off" program is not permitted in the summer of 2011. 6. Credit Union National Association Benefits of Membership Report, December 2010. 7. \$15 Membership fee may apply. \$5 minimum balance required to establish and maintain Membership. Immediate family members only; eligibility subject to verification.