

Start the school year right with two

# NEW LOANS TO HELP YOU

*Just for classified school employees!*



## ✓ **0% APR Uniform Loan**<sup>1</sup>

Use it to buy clothing and shoes, tools or gear, or anything else you need to do your job.

- **No interest**,<sup>2</sup> loan amounts up to \$500
- Up to **10-month term**
- **Minimum payments** of \$25
- Available through October 31, 2011

## ✓ **Paycheck Assistance Loan**<sup>3</sup>

If you've had your work hours reduced or need to take unpaid time off, this loan can help you bridge the gap.

- **5.9% APR**, loan amounts up to \$2,000
- Up to **12-month term**
- **Minimum payments** of \$50
- Available through December 31, 2011

## Who We Are

SchoolsFirst FCU is the largest educational credit union in the nation. Our Membership is for school employees and their families, so we tailor our products and services to fit your unique needs. We offer a wide range of financial solutions to help you.

**Not a Member? Joining is easy!**  
[schoolsfirstfcu.org/Membership](http://schoolsfirstfcu.org/Membership)

1. Limited to classified school employees with accounts in good standing who are participating in payroll direct deposit. 10 month maximum term; estimated payment on a \$500 loan is \$50; minimum payment \$25. 2. "No interest" 0% APR rate includes a 0.75% discount for automatic payment transfer. 3. Limited to classified school employees who are participating in payroll direct deposit. Credit qualification required. Rate quoted includes a 0.75% discount for automatic payment transfer. Loans up to \$2,000; up to 12 month term based on amount borrowed; estimated payment on a \$2,000 loan is \$172.04; minimum payment \$50.

**For more information,  
call, go online, or visit a branch today.**  
800.462.8328 • [schoolsfirstfcu.org](http://schoolsfirstfcu.org)