

# Change is never easy ...

SchoolsFirst Federal Credit Union is here to help.



Adjusting to reduced pay can be challenging for school employees. Now SchoolsFirst FCU is offering a customized low rate personal loan to help if you have been impacted by the state budget cuts.

## Payroll Reduction Loan

### Features

- Available to school employees affected by furloughs, or other pay reductions
- Up to 10% of gross annual pay (maximum \$10,000)
- 3.90% APR\*
- Repayment terms up to two years
- Only one loan per Member

### Requirements

- Current pay stub must be presented
- Subject to credit approval
- Member must be in good standing
- Offer valid through June 30, 2010

Loan Amount	Payment For 2 Years @ 3.9% APR
\$10,000	\$433.80
\$5,000	\$216.90
\$2,500	\$108.45

**Take advantage of these benefits today!**

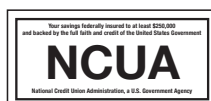
**Call 800.462.8328**

**Not a Member, join today!**

Visit [www.SchoolsFirstfcu.org/Membership](http://www.SchoolsFirstfcu.org/Membership)  
or a branch to establish Membership.

This loan can help you adjust to your reduced pay amount. To learn how SchoolsFirst FCU can help ease your mind during this transition, **please call 800.462.8328 or visit a branch.**

**SchoolsFirst**<sup>®</sup>  
FEDERAL CREDIT UNION  
Serving School Employees as OCTFCU Since 1934



\*Rate includes a 3/4% discount for automatic payment transfer.

Membership required. \$5 minimum deposit required to open and maintain Membership. \$15 Membership fee may apply.

Federally insured by NCUA. Share insurance increased from \$100,000 to \$250,000 through 12/31/13.