

# We're here for you.

If you're a Member who may be affected by recent events, SchoolsFirst FCU offers advice and financial solutions.

## What if I need help paying for major expenses?

We have a **Payroll Reduction Loan**<sup>1</sup> for school employees that lets you borrow just like a personal loan, at a more affordable rate.

- Loan amount up to 10% of your gross annual income (no more than \$10,000)
- Low interest rate of 3.90% APR
- Terms up to 36 months
- \$25 minimum monthly payment

## What if I can't make my SchoolsFirst FCU loan payments?

You may be able to put off payments for select SchoolsFirst FCU loans.

- Defer payments up to three months;<sup>2</sup> or
- Reduce payments up to 50% for six months<sup>2</sup>
- Evaluation of loan modification or assistance on your mortgage or home equity loan

## Should I take a hardship withdrawal from my retirement account?<sup>3</sup>

Our financial advisors can help you evaluate your options. Visit [schoolsfirstfcu.org/financialadvisors](https://schoolsfirstfcu.org/financialadvisors) to find an advisor in your neighborhood or contact us at 800.462.8328, ext. 4116.

## Can I make an early withdrawal from my share certificates?

We'll waive the early withdrawal penalty on withdrawals you make from a share certificate before the maturity date.<sup>4</sup>

## Where can I get money management advice?

We partner with GreenPath Financial Wellness to offer advice and one-on-one financial coaching for Members.<sup>5</sup>

- Certified counselors are available to answer your questions about your finances and how to find solutions
- Call a certified GreenPath counselor at 844.572.5923 or visit [schoolsfirstfcu.org/advice](https://schoolsfirstfcu.org/advice) for more information

When you're faced with challenges, it's important to have the information you need to help you make the right financial decisions.

 **THINK HARD BEFORE YOU TAKE A PAYDAY LOAN**

Before jumping at a fast-cash offer such as a payday loan, take a moment to educate yourself about predatory lending. Then breathe, understand that you have alternatives and make an action plan.

 **BE CAREFUL WITH ONLINE JOB SCAMS**

The internet can be a great resource when you're searching for a new job. Unfortunately, it's also home to many online scammers who want to trick you into handing over your money or sensitive personal information so they can steal your identity.

 **MAKE A BUDGET AND CUT EXPENSES**

If you don't already keep a household budget, now's a great time to start. Skip your morning coffee run, cook at home, downsize your cable and do whatever you can to lower your monthly bills.

 **CONTACT YOUR CREDITORS**

If you're worried that you'll fall behind in your bills, contact your creditors now. Many will work with you to create affordable payment plans, especially if you contact them before you miss payments.

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**Members, let us help you explore your options.**



**CALL**  
800.462.8328



**CLICK**  
[SCHOOLSFIRSTFCU.ORG](https://www.schoolsfirstfcu.org)



**VISIT**  
A BRANCH



Insured by NCUA.

Rates and programs valid as of 3/19/20 and subject to change. All loans subject to approval. You must be a Member in good standing. 1. Program is limited to school district employee Members. For a \$10,000 loan for a term of up to 36 months with a 3.90% APR with autopay the monthly payment will be \$295. Rate quoted is effective as of 3/19/20 and is subject to change. 2. Does not apply to mortgage, home equity loans, or credit cards. Interest will continue to accrue during deferment period. 3. Securities sold, advisory services are offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with SchoolsFirst FCU to make securities available to Members. Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America. 4. Certificate will be closed if its balance falls below the required minimum opening balance. 5. GreenPath Financial Wellness is not affiliated with SchoolsFirst FCU.