

## MEMBERSHIP IS OPEN TO ALL SCHOOL EMPLOYEES

ALL school employees in Santa Barbara County are eligible: Certificated and Classified personnel. Become a member, open your FREE checking account. After becoming a member, your immediate family members are also eligible to join the credit union.

## SUMMERTIME TRAVEL?

Keep us informed of your travel plans to avoid having transactions on your debit or credit card denied. Identifying transactions outside of your typical spending patterns is one of the precautions in place to help determine if your card has been stolen.

## SERVICES WE OFFER

- Free Checking Account
- Low Account Service Fees & Charges
- 30,000 ATMs Available
- Wire Transfers
- Cashier's Checks
- Direct Deposit
- Automatic Transfers
- Notary Public
- Payroll Deduction
- ...and more!

## SUMMERTIME CHECKLIST: VISIT YOUR BRANCH



**ENJOY PERSONAL SERVICE AT SBTF CU!**  
**HIGH DIVIDEND RATES, LOW LOAN RATES,**  
**24/7 ONLINE BANKING AND MOBILE BANKING**

**CALL TODAY TO JOIN**

Visit us online at  
[www.sbtfcu.org](http://www.sbtfcu.org)  
or at these convenient locations

### Santa Barbara

3970 La Colina Road, Suite 12  
Santa Barbara, CA 93110

**TEL** 805-682-2467

**FAX** 805-682-0203

Mon-Fri • 9:30 am to 5:30 pm

### Santa Maria

2615 South Miller Street, Suite 110  
Santa Maria, CA 93455

**TEL** 805-925-8922

**FAX** 805-922-5172

Mon-Fri • 9:30 am to 5:00 pm

### Lompoc

1307-B "H" Street  
Lompoc, CA 93436

**TEL** 805-736-1606

**FAX** 805-735-5481

Mon-Fri • 9:30 am to 5:00 pm

# Loan Rates

A.P.R. = Annual Percentage Rate

Note: All refinanced autos must be inspected by the Credit Union.

## NEW AUTO

2.90% A.P.R.

Loans below \$20,000  
may be up to 60 months

Loans over \$20,000  
may be up to 72 months

Loans over \$30,000  
may be up to 84 months

## USED AUTO

3.30% A.P.R.

Loans below \$15,000  
may be up to 48 months

Loans over \$15,000  
may be up to 60 months

Loans over \$20,000  
may be up to 72 months

## CAR COLLATERAL

3.30% A.P.R.

## VISA CREDIT CARD

9.00% A.P.R.

## SIGNATURE

11.00% A.P.R.

## NEW RV | USED RV

2.90% | 3.30% A.P.R.



## EARN SCORECARDS REWARDS WITH OUR VISA

Apply for our VISA for your summer plans with a **low rate of 9%** and earn points for every dollar spent!

- NO Balance Transfer Fee
- NO Cash Advance Fee
- 10-day grace period

# 1st Mortgage Refinance Loans: Primary Residence



NMLS #810491

Rates vary daily, so please call the Credit Union at 805-682-2467 for today's rates. Rates as of May 23, 2019:

## 15 YEAR

3.31% / 3.46% A.P.R.\*

Maximum loan is \$417,000

Maximum loan to value of 70%

## 30 YEAR

3.88% / 3.96% A.P.R.

1% loan origination fee plus title & escrow

Property must be in SB, SLO, Ventura, or Kern County

## HOME EQUITY LOANS: OWNER OCCUPIED

### WE OFFER FIXED RATE, FIXED TERM LOANS

**10 Year Term**    **5.50%**    **A.P.R.\***    Maximum loan to be granted for home improvements or other investments is \$300,000. The collateral must be a one to four unit owner occupied dwelling within Santa Barbara or adjacent counties. The Credit Union will pay appraisal fees. The member will pay title insurance, recording, escrow, document and reconveyance fees. The maximum loan may not exceed 70% of the appraised value. Contact our loan department for more information: call 805-682-2467 or visit [www.sbtfcu.org](http://www.sbtfcu.org) to download your application.

**15 Year Term**    **5.80%**    **A.P.R.**

**20 Year Term**    **6.10%**    **A.P.R.**

\*A.P.R. = Annual Percentage Rate



## SAVINGS RATES GO UP!

# Passbook Savings Rates

All members earn dividends based on the average daily balance for deposits within the various designated ranges. Dividends are compounded monthly and are credited to the member's account on the last day of the month.

All rates are subject to change without notice. Rates for June 2019:



RANGE	RATE	A.P.Y.*
\$0 to 500	0.45%	0.45%
\$501 to 2,500	0.55%	0.55%
\$2,501 to 15,000	0.65%	0.65%
\$15,001 to 40,000	0.75%	0.75%
\$40,001 to 70,000	0.85%	0.85%
\$70,001 to 100,000	0.95%	0.95%
\$100,001 & over	1.05%	1.05%

\*A.P.Y. Annual Percentage Yield