



FREEPIK: PCH.VECTOR

WE ARE HERE TO HELP YOU MANAGE DEBT

with a 2nd Mortgage Home Equity Refinance Loan



NMLS #810491

TAKE ADVANTAGE OF OUR LOW RATES!

10-Year Fixed Rate	6.75% A.P.R.*
15-Year Fixed Rate	7.25% A.P.R.
20-Year Fixed Rate	7.75% A.P.R.

*A.P.R. = ANNUAL PERCENTAGE RATE

MEMBERSHIP IS AVAILABLE FOR FAMILY MEMBERS!

Credit union membership is available to your immediate family members. **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.

Maximum loan to be granted for home improvements, debt consolidation, college expenses 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. Member pays title insurance, recording, escrow, document and reconveyance fees. The maximum loan may not exceed 70% of the appraised value.

Let us help you with a signature or a **car collateral loan** to help consolidate debt. Combining your debt into one single affordable monthly payment can lower your monthly expenses to help save you money.

Contact our loan department for more information: or visit www.sbtfcu.org to download your application.



OUR VISA HAS ONE OF THE LOWEST RATES AROUND



Here's just some of what you get:

- Low rate of 9%
- Earn rewards points
- No balance transfer fee
- No cash advance fee if you come into the Credit Union offices!
- \$5 annual fee
- 10-day grace period on payments

What to do if you've lost your Master Money Debit or VISA Card:

Call the main branch at 805-682-2467. To block the card **after hours** or on the weekend, please call:

Master Money Debit Card:
1-800-523-4175

Visa Card Lost or Stolen:
1-866-604-0381

Visit us online at 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 5:00 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

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 5:00 pm

Loan Rates

A.P.R. = Annual Percentage Rate
Rates subject to change.

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

NEW AUTO

6.00% 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

6.50% 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

6.5% A.P.R.

VISA CREDIT CARD

9.00% A.P.R.

SIGNATURE

11.00% A.P.R.

NEW RV | USED RV

6.00% | 6.50% A.P.R.

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. Rates for **September 2023**. ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.



RANGE	RATE	A.P.Y.*
\$ 0 - 500	0.50%	0.50%
\$ 501 - 2,500	1.00%	1.00%
\$ 2,501 - 15,000	1.40%	1.41%
\$ 15,001 - 40,000	1.80%	1.81%
\$ 40,001 - 70,000	2.20%	2.22%
\$ 70,001 - 100,000	2.60%	2.63%
\$ 100,001 & over	3.00%	3.04%
IRA 12-month Share Certificates	4.00%	4.06%

*A.P.Y. Annual Percentage Yield

Holidays

SBTFCU will be closed:

- Mon, Oct 9 Columbus Day
- Fri, Nov 10 Veterans Day
- Thurs, Nov 23 Thanksgiving Day
- Fri, Nov 24 Thanksgiving Holiday
- Fri, Dec 22 Closing at 1:00 pm
- Mon, Dec 25 Christmas Day Holiday
- Fri, Dec 29 Closing at 1:00 pm
- Mon, Jan 1 Closed New Year's Day

Visit our website
at sbtfcu.org
for all of our current rates

The Final Word...

"It's easy to meet expenses – everywhere we go, there they are."

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