Santa Barbara Teachers
FEDERAL CREDIT UNION

NEWS TODAY

Sponsored by Santa Barbara County Schools • Giving you the resources to make informed financial decisions **FALL '26**

JOIN THE MILLIONS OF PEOPLE WHO USE Zelle® EVERY DAY.

Download the Santa Barbara Teachers FCU mobile banking app to get started.

INTERNATIONAL CREDIT UNION DAY

THURSDAY, OCTOBER 15, 2026

ICU Day has been celebrated on the third Thursday of October since 1948 to highlight the spirit of the world-wide credit union movement. It's a day set aside to recognize our history and philosophy as well as show you, our valued member/owner, our appreciation for your participation. As a member-owned financial cooperative, we exist only to serve you and to help make your dreams come true.

MEMBERSHIP FOR ALL SCHOOL EMPLOYEES!

Membership is open to **ALL** school employees: Certificated ***and*** Classified, and their immediate family members in Santa Barbara County.

Santa Barbara Teachers Federal Credit Union Sponsors the Crystal Apple Educator Awards

Each year, ten very special people from Santa Barbara County are chosen to receive a **Santa Barbara Teachers Federal Credit Union Crystal Apple Educator Award**. Nominated for this award by their peers, these hard-working educators are recognized for their dedication to students and education, their instructional and motivational skills, their ability to challenge and inspire students, and their effective interaction with students, staff, and the local community. We are proud to support the 2025-2026 school year recipients pictured above.

Learn more about how the SBCEO organization can help your school: teacherprograms.sbceo.org

2nd Mortgage Home Equity Loans

EQUAL HOUSING LENDER
NMLS #810491

TAKE ADVANTAGE OF OUR LOW RATES

10-Year Fixed Rate	**5.50%** A.P.R.*
15-Year Fixed Rate	**6.00%** A.P.R.
20-Year Fixed Rate	**6.50%** A.P.R.

*A.P.R. = ANNUAL PERCENTAGE RATE

Contact our loan department for more information: call 805-682-2467 or **www.sbtfcu.org** to download your application.

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 Teachers
FEDERAL CREDIT UNION

Serving All Santa Barbara County School Employees

TOGETHER WITH YOU, WE PROUDLY

Celebrate our 90th Anniversary

- Wire Transfers
- Cashier's Checks
- Direct Deposit/ Payroll Deduction

- Free Checking Account
- Medallion Signature Guarantee
- 30,000 ATMs Available

- Online Bill Pay
- **Zelle®**
- Notary Public - Santa Barbara Office

Loan Rates

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

NEW AUTO

4.70% 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

4.90% 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

4.90% A.P.R.

VISA CREDIT CARD

9.00% A.P.R.

SIGNATURE

11.00% A.P.R.

NEW RV | USED RV

4.70% | 4.90% A.P.R.

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

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 are for **September 2026**. ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.

PHOTO CREDIT: ISAAC PEREZ

RANGE		RATE	A.P.Y. *
$	0 – 500	0.50%	0.50%
$	501 – 2,500	0.70%	0.70%
$	2,501 – 15,000	0.90%	0.90%
$	15,001 – 40,000	1.30%	1.31%
$	40,001 – 70,000	1.70%	1.71%
$	70,001 – 100,000	2.10%	2.12%
$	100,001 & over	2.50%	2.53%
IRA 12-month Share Certificates		3.25%	3.29%

* A.P.Y. Annual Percentage Yield

SBTFCU closed:

Mon, Oct 12	Columbus Day
Wed, Nov 11	Veterans Day
Thurs, Nov 26	Thanksgiving Day
Fri, Nov 27	Thanksgiving Holiday
Thurs, Dec 24	Christmas Eve *closed at 1 pm*
Fri, Dec 25	Christmas Day

The Final Word...

Q: Why is *dough* another word for money?
A: Because everyone *kneads* it.

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