

WE HAVE A CREDIT CARD FOR YOU

LOWEST RATE VISA...

9%

Earn Rewards points each time you use your card...whether you're consolidating high-interest rate debt, planning a vacation, or paying for day-to-day expenses, a little extra credit can go a long way. Apply for your card today!

PROUDLY SERVING FOUR GENERATIONS OF MRS. CANFIELD'S FAMILY

Mary, her daughter, grand-daughter, and great grand-daughter at the Santa Maria branch.



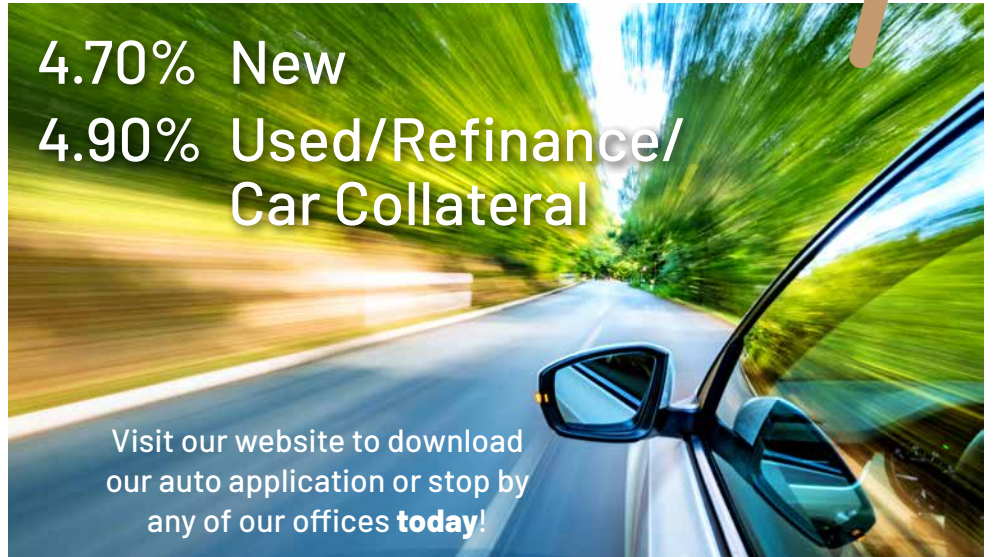
Membership is open to ALL school employees AND their immediate family members!

SUMMER SPECIAL AUTO LOANS



4.70% New
4.90% Used/Refinance/
Car Collateral

Visit our website to download our auto application or stop by any of our offices **today!**



2nd Mortgage Home Equity Loans



NMLS #810491

10-Year Fixed Rate	5.50% A.P.R.*	Call our loan department at 805-682-2467 and find options available for home equity loans. Or, visit www.sbtfcu.org to download your application.
15-Year Fixed Rate	6.00% A.P.R.	
20-Year Fixed Rate	6.50% A.P.R.	

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 combined loans may not exceed 70% of the appraised value.

*A.P.R. = ANNUAL PERCENTAGE RATE

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



Serving All Santa Barbara County School Employees

**CELEBRATING
90 YEARS!**

Thank you to everyone
who attended our annual dinner and meeting
this year in Santa Maria. Thanks also to
The Soul Kool Band.

Holidays

SBTFCU will be closed:

Fri, June 19 Juneteenth
Fri, July 3 Independence Day
(observed)

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

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



DID YOU KNOW?

You can borrow
against a car you
already own.

Call us to get a current
Kelley Blue Book value
for your vehicle!

*A.P.Y. Annual
Percentage Yield

LOST MASTER MONEY DEBIT OR VISA CARDS

If you have lost your card, please 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

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
June 2026. ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.

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%

The Final Word...

**"The best way to teach your kids about
taxes is by eating 30% of their ice cream."**
- Bill Murray

This publication does not constitute legal, accounting
or other professional advice. Although it is intended to
be accurate, neither the publisher nor any other party
assumes liability for loss or damage due to reliance on this
material. Websites not belonging to this organization are
provided for information only. No endorsement is implied.

PRINTED ON PAPER CERTIFIED BY SFI AND PEFC SOURCES



l-r: Loida Flatau and Jen Ala; SBTFCU employees;
SBTFCU CEO Roy McLaughlin

