

# KRISTA NORWOOD

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Membership Development Specialist

- [KNorwood@schoolsfirstfcu.org](mailto:KNorwood@schoolsfirstfcu.org)
- Mobile: (714)380-9846



EARN

6.50%  
APY\*

WITH A SUMMER SAVER ACCOUNT

\*ANNUAL PERCENTAGE YIELD  
INSURED BY NCUA

SCHOOLS**FIRST**   
FEDERAL CREDIT UNION

**EARN** 1.5%  
**CASH BACK**  
**WITH A SCHOOL EMPLOYEE MASTERCARD**

CERTAIN TERMS, CONDITIONS  
AND EXCLUSIONS APPLY

**SCHOOLSFIRST**   
FEDERAL CREDIT UNION

**TAKE**

**SUMMERS OFF**

**WITH NO CAR PAYMENTS**

CERTAIN TERMS, CONDITIONS  
AND EXCLUSIONS APPLY

**SCHOOLSFIRST**   
FEDERAL CREDIT UNION

# 0% CLASSROOM SUPPLIES APR LOAN

## FOR CERTIFICATED SCHOOL EMPLOYEES

APR = Annual Percentage Rate. Rate quoted reflects a 0.75% discount for automatic payment transfer from a SchoolsFirst FCU savings or checking account. Certain terms, conditions and exclusions apply. All loans subject to approval.

**SCHOOLSFIRST**   
FEDERAL CREDIT UNION

# 0% APR UNIFORM LOANS

## FOR CLASSIFIED SCHOOL EMPLOYEES

APR = ANNUAL PERCENTAGE RATE. RATE QUOTED REFLECTS A 0.75% DISCOUNT FOR AUTOMATIC PAYMENT TRANSFER FROM A SCHOOLSFIRST FCU SAVINGS OR CHECKING ACCOUNT. CERTAIN TERMS, CONDITIONS AND EXCLUSIONS APPLY. ALL LOANS SUBJECT TO APPROVAL.

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FEDERAL CREDIT UNION

# HOME LOAN

# NO PMI REQUIRED



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FEDERAL CREDIT UNION

No Private Mortgage Insurance (PMI) | School Employee Special No PMI Fixed Rate Mortgage; loan-to-value range from 80.01% - 90%; minimum down payment of 10%; eligible properties are primary residence single-family homes and condominiums; condominium subject to additional rate adjustment. Property must be located in the state of California. Must be an eligible school employee to qualify for School Employee Special No PMI Fixed Rate Mortgage. Please contact a home loan consultant for details. All loans subject to approval.

# YOUR FAMILY IS ELIGIBLE FOR MEMBERSHIP

- Kids and parents
- Brothers and sisters
- Grandkids and grandparents
- Spouses and domestic partners

Insured by NCUA.



**MICHAEL H. AND FAMILY**  
Member Since 1995



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PROMO CODE

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JOIN542

[SCHOOLSFIRSTFCU.ORG/MEMBERSHIP](https://SCHOOLSFIRSTFCU.ORG/MEMBERSHIP)

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SCHOOLSFIRST <sup>®</sup>  
FEDERAL CREDIT UNION



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ATM CO-OP  
NETWORK

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# HELP

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# WHEN YOU NEED IT

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- Loan Payment Deferral Options
  - GreenPath Financial Wellness
  - Personal Loans
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# JOIN TODAY

**VISIT:** [Schoolsfirstfcu.org/Membership](https://Schoolsfirstfcu.org/Membership)

**CALL:** 800.462.8328 x8860

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