

# Fayette County School Employees Credit Union

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[WWW.FAYETTESCHOOLCU.ORG](http://WWW.FAYETTESCHOOLCU.ORG)

SECOND QUARTER

APRIL – JUNE 2022

OFFICE HOURS:

Mon-Fri 10 AM-5 PM

SUMMER HOURS:

Starting Monday, June 6<sup>th</sup>

Mon-Fri 9 AM-4 PM

“Teaching life lessons, one dollar at a time.”

## Youth Week Celebration!

**April is National Credit Union Youth Month!**

**Celebrate with us April 4<sup>th</sup> – 8<sup>th</sup>!**

Youth Month is designed to encourage children to start saving early, while teaching them the advantage of saving money for short and long-term goals.

To kick-off Youth Month we will be open ***Saturday, April 2<sup>nd</sup>*** from 10 am to 12 pm to open new youth accounts only!  
**(2 forms of ID Required)**

Anyone that comes in to open an account will be entered into a drawing for \$25, deposited into their new account!

*Once the student joins, this opens up membership to their immediate family!*



All Youth Members that participate in Youth Month this April will receive a gift!



## Student Loans



Get the money you need to help make higher education happen.

Student loans from Fayette County School Employee Credit Union in partnership with Sallie Mae® could help!

### Undergraduate

Smart Option  
Student Loan® for  
Undergraduate  
Students

### Graduate

-Graduate School Loan  
-MBA Loan  
-Medical School Loan  
-Dental School Loan  
-Graduate School Loan for  
Health Professions  
-Law School Loan

# Check out our great low rates on loans! (as of 2/9/2022)

## Signature Loans

### Up to 10,000.00

Up to 48 Mos. 8.99%-12.99%  
 Up to 36 mos. 7.50%-11.50%  
 Up to 24 mos. 6.99%-10.99%  
 Up to 12 mos. 6.75%-10.75%

### Share Secured

Up to 60 mos. 3.50%  
 above current rate  
 Up to 36 mos. 2.00%  
 above current rate

**We also have Home  
 Equity Loans up to  
 \$60,000.00 maximum  
 10 year term.  
 NMLS#911208**

## Vehicle Loans

### New & Used Vehicles 2022, 2021, 2020

Up to 36 mos. 2.99%-6.99%  
 Up to 48 mos. 3.49%-7.49%  
 (new money)  
 Up to 60 mos. 3.74%-7.74%  
 (new money)  
 Up to 72 mos. 3.99%-7.99%  
 Up to 84 mos. 4.50%-8.50%  
 (over \$30,000.00)

### Used Vehicles 2019, 2018, 2017

Up to 36 mos. 3.74%-7.74%  
 Up to 48 mos. 4.24%-8.24%  
 Up to 60 mos. 4.49%-8.49%

### Used Vehicles 2016, 2015, 2014

Up to 48 mos. 4.74%-8.74%

### Used Vehicles 2013 or older

Up to 36 mos. 5.99%-9.99%

### New/Used Recreational Vehicles

Up to 36 mos. 5.25%-9.25%  
 Up to 48 mos. 5.75%-9.75%  
 Up to 60 mos. 6.00%-10.00%  
 Up to 72 mos. 6.00%-10.00%



Rates are expressed annual percentage rates and are subject to change without pror notice. These rates are valid for credit worthy members with a Fair Issac Score of 680 or higher. (Range 100 to 1000). Credit worthy members with lower scores will qualify for higher rates. (640-679=+1%) (550-599=+3%) (549 OR LESS=+4%) Members with no Fair Isaac Score due to insufficient data=+2%



## Mortgages *A mortgage that fits your life...courtesy of your credit union.*

Over the past 30 years, the mortgage professionals at OwnersChoice have earned a reputation for attention to detail, timelines, answers, and the ability to deliver financing that fits your life. It's the kind of excellence and "personal touch" you'd expect from a home lending partner with deep roots in the credit union movement.

OwnersChoice Funding is licensed to lend in eleven states: NY, PA, NJ, VT, FL, CT, DE, NH, NC, SC, OH. Contact them today at 1-800-342-4998, or click on the link through home banking.

NMLS#56538

## Follow us and download the app!

**Facebook Instagram Apple Store Play Store**



## UPCOMING C.U. HOLIDAYS

We will close at 2 pm on April 15<sup>th</sup>, for Good Friday  
 Closed Monday, May 30<sup>th</sup> for Memorial Day



As a credit union member, you have the opportunity to save money on your car and home owners insurance. Get a quote today!

1-888-380-9287 or click the link through home banking!

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

With all the debit card fraud, the credit union is taking measures to protect you. Please call the credit union today to ensure that we have your up-to-date contact information.