

WAYS TO GET READY FOR SUMMER

Make sure your debit card works!

Keep us informed of your travel plans to avoid having transactions on your debit or credit card denied. Identifying transactions outside of your typical spending pattern is one of the precautions in place to help determine if your card has been compromised.

If you lose your Master Money Debit or VISA card

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

...and speaking of VISA cards:

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!



SUMMERTIME MEANS TRAVEL TIME!



Looking to purchase a new or used auto?

6.00% NEW 6.50% USED
REFINANCE YOUR CURRENT AUTO LOAN AT 6.50% FIXED

2nd Mortgage Home Equity Refinance Loans



NMLS #810491

10-Year Fixed Rate	6.75% A.P.R.*	Call our loan department at 805-682-2467 and find options available for home equity loans. Or, go to www.sbtfcu.org to download your application.
15-Year Fixed Rate	7.25% A.P.R.	
20-Year Fixed Rate	7.75% 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

THANK YOU MEMBERS!
 We are grateful to everyone who attended the Annual Meeting and Dinner, held for the first time in Santa Maria.
A special thanks to the Righetti High School Folklorio Ballet for their performance (pictured below)

Santa Barbara
 3970 La Colina Road, Suite 12
 Santa Barbara, CA 93110
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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

6.50% 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 are for **May 2024**. ALL RATES SUBJECT TO CHANGE WITHOUT NOTICE.

VISIT OUR WEBSITE
 You can find the most current rates online at www.sbtfcu.org
 Or, call us today at 805-682-2467

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

Santa Barbara Teachers Federal Credit Union Crystal Apple Educator Award

We are proud to sponsor this and to announce the 2023-2024 school year recipients:

- Dr. Holly Edds • Silvia Hernandez
- Heather Magner • Carla Dewey
- Daniel Barrett • Charlene Asmussen • Rolando Grijalva • Maria Garmendia
- Berenis Santos • Frankianne Gallardo

Learn more about how the organization can help your school:

teacherprograms.sbceo.org

Holidays

SBTFCU will be closed:

- Wed, June 19 Juneteenth
- Thurs, July 4 Independence Day

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