



**OFFERING FINANCIAL  
SERVICES FOR LAW  
ENFORCEMENT AND  
THEIR FAMILIES**

## JOIN SFPCU

and we'll reimburse you for your

**\$25** Opening  
Deposit!\*

Apply online at

[www.sfpcu.org/becomeamember](http://www.sfpcu.org/becomeamember)

Enter **MD950** in the promo code section



## PLATINUM VISA® CREDIT CARDS

- No annual, balance transfer, or cash advance fees.
- Earn rewards points — points can be redeemed for cash, credit card payments, gift cards, travel, and more!
- Design Your Own Card with a personal photo or one from our gallery!
- Add your SFPCU Platinum Visa® to your mobile wallet or your Visa Checkout account to shop faster and more secure.



## CHECKING

- No monthly service fees or minimum balance requirements.
- Add a monthly automatic deposit and receive up to 10 ATM FEE REBATES per month\*\* - If you're charged a fee by another institution, we'll reimburse you!



## VEHICLE LOANS

- 90 DAYS NO Payment on new, used and refinanced auto loans!
- **NO COST** Auto Buying Service for new vehicles.
- **RATE DISCOUNT** for **PRE-OWNED** vehicle purchases through our partnership with Enterprise Car Sales.
- Easy, secure online application.







## HOME LOANS

- Fixed and Adjustable-rate mortgages, refinances and purchase loans.
- Home Equity Loan and Home Equity Line of Credit.
- Federal Housing Administration and Veterans Administration Loans\*



## CONVENIENCE SERVICES

- Access to nearly 30,000 ATMs, and 5,600+ Shared Branch locations
- **Online Banking:**  
[www.sfpcu.org](http://www.sfpcu.org)
- **iPhone and Android Mobile Banking App:**  
Search for SF Police CU in the iPhone App Store or Android Market (Google Play) to download our app for free!
- **Follow us on Social Media**    
- **Read our blog, The Watch at [www.sfpcu.org/blog](http://www.sfpcu.org/blog)**

## Questions about SFPCU?

\*Bonus not offered for new business accounts. Current Annual Percentage Yield on our Savings Account is 0.10% as of 01/01/2018. \$25.00 bonus shall be used as the initial opening deposit for your new member account only. This bonus shall be reversed and returned to the SF Police Credit Union if your new member account is closed within 12 months after the date opened. All new accounts are subject to the SFPCU account-opening procedures and standard account terms and conditions. The bonus you receive is tax-reportable. Minimum Account Balance: \$25.00. Fees could reduce the earning on account. \*\*Service fees are subject to ChexSystems reporting. SFPCU will refund ATM surcharges up to \$3 per out-of-network ATM transaction. \*SF Police Credit Union offers FHA & VA mortgages outside California through a strategic partnership with CU Partners. Rates, yields, terms and conditions are subject to change; call 800.222.1391 for current information. NMLS ID# 409710x

This Credit Union is federally insured by the National Credit Union Administration

| Equal Housing Opportunity

Rev. 08/18



To learn more about  
our current offers,  
call 800.222.1391  
or visit [www.sfpcu.org](http://www.sfpcu.org).



## SPECIAL CERTIFICATE RATE: GROW YOUR GREEN!

We're here to help you meet your savings goals. Take advantage of this special certificate offer just for you!

- **Guaranteed rate of return for the term**
- **No monthly service or maintenance fees**
- **Minimum opening deposit required is \$500.**

18 MONTH SPECIAL  
CERTIFICATE RATE

**2.631%** APY\*

Minimum opening deposit required is \$500.  
New Money only – must be funds that have  
not been on deposit with SFPCU for more  
than the last 60 days.

\*Promotional APY (Annual Percentage Yield) of 2.631% will be effective as of 2/01/2019 for regular Certificates and IRAs for a term of 18 months. Membership required. Not available for corporate accounts. **New Money only – must be funds that have not been on deposit with SFPCU for more than the last 60 days.** This promotional rate offer is available for a limited time and may be discontinued at any time at the Credit Union's sole discretion without notice. A minimum opening deposit of \$500 is required to obtain the promotional APY. Early withdrawal penalties will be imposed. Deposit balances must be maintained to maturity to obtain the promotional APY. Once opened, no add-on amounts to the account during the term are allowed. At maturity, unless otherwise indicated, the balance of the Certificate will automatically roll-over into the corresponding regular or IRA Certificate at the rate currently in effect for a 24 month Certificate. Terms and conditions are subject to change without notice. For full terms and conditions visit [www.sfpcu.org](http://www.sfpcu.org).

## SFPCU VEHICLE LOAN: GET READY FOR A NEW RIDE

Take advantage of our great partnerships! With over 250 pre-owned makes and models, Enterprise Car Sales will help you get into the perfect vehicle! Plus, ask about the **1% rate discount** when you finance an Enterprise vehicle with SFPCU.\*

- **.25% Rate discount when you set up automatic payments**
- **90 days no payments**
- **Easy application process**
- **No-Cost Auto Buying Service to find a great deal without the hassle of visiting a dealership**

**GREAT  
LOW RATES**

**90 DAYS  
NO PAYMENTS**

**USED RATES  
SAME AS NEW!**

\*1.00% off current SF Police Credit Union rate with a max loan term of 60 months. Offer valid 10/01/2018 - 3/31/2019 and is subject to change without notice. This offer cannot be combined with any other offer. Rate will vary based on credit worthiness and terms. Rates, fees and terms are subject to change anytime, you may contact us for current information at 800.222.1390.

## GET THE HOME YOU WANT WITH THE LENDER YOU TRUST.

At SFPCU, you're not just an anonymous loan number.

We pride ourselves on getting to know you personally and helping your home ownership dreams become a reality.

- **Choose from a variety of BELOW-MARKET fixed and variable rate mortgages – both refinance and purchase loans**
- **Federal Housing Administration and Veterans Administration Loans\***
- **Personal, customized service from a local lender**

**GETTING A HOME  
LOAN DOESN'T HAVE  
TO BE OVERWHELMING!**

**We're here to help  
you get started.**

\*SF Police Credit Union offers FHA & VA mortgages outside California through a strategic partnership with CU Partners.



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# Savings Rate Sheet

Effective Date: As of April 1, 2019

All rates given are for illustrative purposes only, and are the 'As Low As' rates.

## SAVINGS PRODUCTS

	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
<b>SAVINGS</b>	\$25.00	0.10%	0.10%	OPEN-ENDED	*No minimum balance to maintain Checking Accounts.  Dividend rates and yields may change after you open your account.  For the IRA Savings Accounts, the dividend and yield may change after you open your account. All terms and conditions are disclosed in our retirement account agreement and disclosure statement that will be provided to you when you open the account.
<b>SFPCU CHECKING</b>	\$25.00*	0.10%	0.10%		
<b>BUSINESS CHECKING</b>	\$25.00*	NONE	NONE		
<b>BALANCE CHECKING</b>	\$25.00*	NONE	NONE		
<b>LOONEY TUNES &amp; ONSCENE TEEN</b>	\$25.00*	0.10%	0.10%		
<b>HOLIDAY SAVINGS ACCOUNT</b>	NONE	0.10%	0.10%		
<b>IRA SAVINGS</b>	\$100	0.10%	0.10%		

## CERTIFICATE & INDIVIDUAL RETIREMENT PRODUCTS

	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
<b>3-MONTHS CERTIFICATE</b>	\$500.00	0.40%	0.401%	90-179 Days	Certificates are available for the range of days stated to the left. The annual percentage yield and dividend rate assume that dividends remain on deposit until maturity. Penalty will be or may be imposed for early withdrawal. Individual Retirement Account Certificates terms and conditions are disclosed in our retirement account agreement and disclosure statement that will be provided to you when you open the account.
<b>6-MONTHS CERTIFICATE</b>	\$500.00	0.75%	0.753%	>180 Days	
<b>18-MONTH SPECIAL CERTIFICATE &amp; IRA*</b>	\$500.00	2.60%	2.631%	>547 Days	
<b>1-YEAR CERTIFICATE &amp; IRA</b>	\$500.00	1.50%	1.510%	>365 Days	
<b>2-YEAR CERTIFICATE &amp; IRA</b>	\$500.00	2.35%	2.375%	>730 Days	
<b>3-YEAR CERTIFICATE &amp; IRA</b>	\$500.00	2.50%	2.529%	>1,095 Days	
<b>4-YEAR CERTIFICATE &amp; IRA</b>	\$500.00	2.55%	2.580%	>1,460 Days	
<b>5-YEAR CERTIFICATE &amp; IRA</b>	\$500.00	2.75%	2.785%	1,825 Days	

\*Promotional APY (Annual Percentage Yield) of 2.631% will be effective as of 2/01/2019 for regular Certificates and IRAs for a term of 18 months. Membership required. Not available for corporate accounts. New Money only – must be funds that have not been on deposit with SFPCU for more than the last 60 days. This promotional rate offer is available for a limited time and may be discontinued at any time at the Credit Union's sole discretion without notice. A minimum opening deposit of \$500 is required to obtain the promotional APY. Early withdrawal penalties will be imposed. Deposit balances must be maintained to maturity to obtain the promotional APY. Once opened, no add-on amounts to the account during the term are allowed. At maturity, unless otherwise indicated, the balance of the Certificate will automatically roll-over into the corresponding regular or IRA Certificate at the rate currently in effect for a 24 month Certificate. Terms and conditions are subject to change without notice. For full terms and conditions visit [www.sfpcu.org](http://www.sfpcu.org).

## TIERED SAVINGS ACCOUNTS

Minimum deposit to open account is \$500.

TIERED BALANCE	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
<b>\$0 - \$14,999.99</b>	\$500	0.10%	0.10%	OPEN-ENDED	The minimum deposit to open an account is \$500. Dividend rates and yields may change after you open your account. The Dividend Rate and Annual Percentage Yield are based on the entire daily balance of the account.
<b>\$15,000 - \$49,999.99</b>	\$15,000	0.35%	0.351%		
<b>\$50,000 and over</b>	\$50,000	0.50%	0.501%		

## MONEY MARKET WEALTH BUILDER ACCOUNTS

Minimum deposit to open account is \$50,000.

TIERED BALANCE	MINIMUM DEPOSIT AND BALANCE	DIVIDEND RATE	APY	TERM	TERMS & CONDITIONS
<b>\$0 - \$49,999.99</b>	NONE	0.10%	0.10%	OPEN-ENDED	The minimum deposit to open an account is \$50,000. Dividend rates and yields may change after you open your account. The Dividend Rate and Annual Percentage Yield are based on the entire daily balance of the account. Subject to withdrawal limitations.
<b>\$50,000 - \$99,999.99</b>	\$50,000	0.60%	0.602%		
<b>\$100,000 - \$149,999.99</b>	\$100,000	0.70%	0.702%		
<b>\$150,000 and over</b>	\$150,000	0.80%	0.803%		

This Credit Union is federally insured by the National Credit Union Administration.



GENERAL TERMS & CONDITIONS: The Annual Percentage Yields (APY) are effective as of April 1, 2019. All information in this Savings Rate Sheet is subject to change. Fees could reduce earnings on the accounts. Dividends will be compounded monthly and will be credited monthly. Dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. Dividends will begin to accrue on the day you deposit cash or non-cash (e.g. checks) into the account if deposited before close of business. The dividend declaration date is the last day of each month. Please refer to your "About Your Credit Union Accounts" brochure for further information on all SFPCU Accounts. For current rates, yields or other information, call us at 415.564.3800 or 415.242.2142 – Memberlink, or visit our website at [www.sfpcu.org](http://www.sfpcu.org).

Rev Date: April 1, 2019



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# Loan Rates

Effective Date: As of January 21, 2019

All rates given are for illustrative purposes only, and are the 'As Low As' rates.

## VEHICLE LOANS

	1-36 Months	37-60 Months	61-72 Months	73-84 Months <sup>+</sup>	TERMS & CONDITIONS
<b>NEW AUTO (2018 &amp; Newer)</b>	2.89% APR	3.14% APR	3.39% APR	3.89% APR	Models manufactured in 2019 & 2018 with 7,500 miles or less.
<b>USED AUTO (2013 - 2018)</b>	2.89% APR	3.14% APR	3.39% APR	3.89% APR	
<b>EARLY MODEL AUTO (1998-2012)</b>	5.74% APR	6.24% APR	6.74% APR		100% of low Blue Book; Appraisal may be required.
<b>FIRST-TIME AUTO BUYER</b>	6.74% APR	6.99% APR			Vehicles based on up to 90% of value.
<b>NEW MOTORCYCLE (2019)</b>	2.99% APR	3.49% APR			100% of purchase price, plus tax, license & GAP; excluding accessories.
<b>USED MOTORCYCLE</b>	3.99% APR	4.49% APR			Financing may include purchase price, tax, license, warranty & Gap based upon the average retail value.

Important Notes: APR = Annual Percentage Rate. Example rate of 2.89% APR with 36 monthly payments = \$29.03 per \$1,000 borrowed, assumes .25% discount for enrollment in automatic payments (fully indexed rate of 3.14%). Internal refinancing will be subject to a 1.00% add on to your qualifying interest rate. \*73-84 month New and Used Auto loan requires a minimum loan amount of \$25,000. Rates quoted above assume excellent borrower history. Out-of-state vehicles are acceptable on dealer transactions only. Rates terms and conditions are subject to change without notice.

## VISA CREDIT CARDS

	Standard Revolving <sup>(Open-End)</sup> APR	Maximum Limit	TERMS & CONDITIONS
<b>PLATINUM</b>	9.25-18.00% Variable APR	\$35,000	All new applications are subject to terms, conditions and credit approval. Rates, fees and terms are subject to change at any time. For complete credit card disclosures or more information please visit <a href="http://www.sfpccu.org">www.sfpccu.org</a> or contact SFPCCU.
<b>SAVINGS SECURED</b>	7.50% Fixed APR	Ask for Details	

## FIRST RESPONDER LOANS

	1-24 Months	TERMS & CONDITIONS
<b>FOR SWORN OR CERTIFIED FIRST RESPONDERS</b>	2.50% APR	Maximum loan amount of \$5,000. Must be used to purchase first responder equipment, uniforms, supplies, etc.

## PERSONAL LOANS

	1-36 Months	37-60 Months	61-72 Months <sup>+</sup>	TERMS & CONDITIONS
<b>PERSONAL LOAN</b>	10.49% APR	11.49% APR	12.99% APR	*Minimum Loan amount of \$15,000 for terms greater than 60 months.
<b>OVERDRAFT PROTECTION LOAN</b>	12.99% APR			Loan of \$2,000 Maximum.
<b>CERTIFICATE SECURED LOAN</b>	3% above current Certificate Savings rate. Contact us at 800.222.1391 for current rates.			
<b>SAVINGS SECURED LOAN</b>	3% above current Savings rate. Maximum term of 60 months. Contact us at 800.222.1391 for current rates.			

Important Notes: Maximum aggregate loan balances cannot exceed \$25,000.00 per member.

## HOME LOANS

We offer Fixed-rate & Fixed Adjustable-rate Mortgages, Federal Housing Administration (FHA) and Veterans Administration (VA) Loans, Mortgages outside California, Home Equity Line of Credit, Home Equity Loans & Reverse Mortgages. ++ Contact us for current rates and details.

## RECREATIONAL VEHICLES LOANS

	1-60 Months	61-72 Months	73-84 Months	85-120 Months <sup>+</sup>	180 Months	TERMS & CONDITIONS
<b>NEW OR USED BOAT/TRAILER/JET SKI</b>	6.49% APR	6.74% APR	6.99% APR	7.49% APR		+ Minimum Loan of \$35,000 or higher.
<b>NEW OR USED MOTOR HOMES/RVS</b>	6.74% APR	6.99% APR	7.24% APR	7.49% APR		+ Minimum Loan of \$35,000 or higher.
<b>NEW OR USED TRAVEL TRAILER</b>	6.74% APR	6.99% APR	7.24% APR	7.49% APR		
<b>NEW MOBILE HOME</b>	Contact us for current rates.					
<b>USED MOBILE HOME</b>	Contact us for current rates.					

Important Notes: Recreational Vehicles Loans must be for recreational purposes only and may not be used to finance a primary residence. NEW BOAT/TRAILER/JET SKI: 90% of purchase price. USED BOAT/TRAILER/JET SKI: 80% of appraised value on private party, dealer transactions or refinance. NEW MOTOR HOMES/RVS: 90% of purchase price. USED MOTOR HOMES/RVS: 80% of appraised value on private party, dealer transactions or refinance. NEW TRAVEL TRAILER: 80% of purchase price. USED TRAVEL TRAILER: 75% of appraised value on private party, dealer transactions or refinance. Contact us for more details.

Rates quoted above assume excellent borrower history. Your actual APR may vary and will be determined when a credit decision is made, and may be higher than the lowest rate available. Lower credit quality and non-qualification for discounts may result in higher rates. There are no pre-payment penalties on early payoff of loans. Internal refinances will have a higher interest rate. Rates, terms, and conditions are subject to change without notice. Restrictions may apply. You may be asked to include a copy of your most recent paycheck stub. For current rates or other information, call us at 800.222.1391 or visit our website at [www.sfpccu.org](http://www.sfpccu.org). This Credit Union is federally insured by the National Credit Union Administration. \*\*FHA, VA and Mortgages outside California are offered through a partnership with CUPartners, and Reverse Mortgages are offered through a partnership with Alliance Reverse Mortgage.



Rev Date: January 21, 2019