Banking for Everyone™
Means 7.00% APY for You,
Friends and Family Too!

Plus, Refer a Friend and
Get $20² Instantly!

Your primary share/savings account is now your Banking for Everyone Savings account! With a Banking for Everyone account package, you'll earn an exceptional 7.00% APY on the first $500 by using the following services:

- FREE eStatements only
- FREE Checking account
- FREE BillPay, direct deposit or payroll deduction

Earning 7.00% APY is easy — visit schools.org and login to Personal Branch Online Banking to find out if you already qualify. If not, just contact the Credit Union to sign up for any of the above services.

Instant Cash Rewards!

Refer a friend or family member to Schools and you’ll both get $20 instantly! Just fill out a referral slip available at schools.org or any branch and have your friend open a Banking for Everyone Savings account, a checking account and sign up for eStatements only by September 30, 2007.

Joan Juarez
News10 Teacher of the Year
Schools member since 2007
Entry Schools’ Photo Contest!

Submit your favorite photos to Schools! Photos can include family, friends, vacation destinations or local scenery. Get creative — send pictures that relate to you and the Schools products or services you like the most.

We are accepting photo submissions now through September 30, 2007, and if a member photo is chosen for the cover of Schools’ 2008 Wall Calendar, that member will win $500! Even if your photo isn’t chosen for the cover, it still may be featured in any of Schools’ marketing materials, such as this newsletter, brochures, schools.org and more. All photos used will receive member recognition.

How to Submit Your Photo:

- Take as many high-resolution digital photos as you’d like (8x10 print quality or higher).
- Email your photo(s), maximum size 4 MB per email, to promotions@schools.org.
- Include your name, phone number and photo description in the email, so we can contact you if you win the $500 (your personal information will not be used for any other purpose).

Visit schools.org or any branch for more information and a complete list of contest rules.5

Go Paperless!

5,596 members converted to secure eStatements in July.

Win $1,0006 by Using FREE BillPay!

You could be our next BillPay Winner! Now through December 31, 2007, you’ll automatically be entered to win $1,000 when you pay a bill online using Schools BillPay. There will be a new winner each month, so use BillPay all year long!

Schools’ “Win $1,000 With BillPay” SWEEPSTAKES SUMMARY OF OFFICIAL RULES (for complete official rules, visit schools.org or any branch). NO PURCHASE NECESSARY TO WIN. $1,000 will be awarded each month from 9/1/07 through 12/31/07. Four $1,000 prizes will be awarded in the form of Schools Visa Gift Cards. Odds of winning will depend on the number of entries, which are estimated to be 1 in 500. The drawing will be held on the last business day of each month 9/30/07 through 12/31/07. All entrants must be at least 18 years of age. Credit Union officials, employees and their families are not eligible for the sweepstakes. Entries are accepted through 12/31/07.

Win a $25 Visa® Gift Card6

Do you read the Educator? We want to know! Enter our newsletter contest every month through December 2007 by bringing this newsletter into any branch or by visiting schools.org/educator.

Schools’ “Win a $25 Visa Gift Card” CONTEST SUMMARY OF OFFICIAL RULES (for complete official rules, see schools.org or visit any branch). NO PURCHASE NECESSARY TO WIN. A $25 Visa Gift Card will be awarded each month from 9/1/07 through 9/30/07. Four $25 Visa Gift Cards will be awarded in the form of Schools Visa Gift Cards. Odds of winning will depend on the number of entries, which are estimated to be 1 in 10,000 each month. All entrants must be members in good standing, eligible per Credit Union policy and at least 18 years of age. Credit Union officials, employees and their families are not eligible for the sweepstakes. Entries will be accepted through 9/30/07.

1 APY=Annual Percentage Yield. 7.00% APY available on Banking for Everyone and Banking for Youth accounts with balances compounding on the portion of an account balance that is greater than $500. An APY of 6.60% will be paid on non-qualifying accounts and the portion of account balances greater than $500. Business and organization accounts not eligible. One Banking for Everyone account per Social Security Number. Contact the Credit Union or visit schools.org for additional account qualifying information.

2 Cash rewards will be deposited into the member’s Banking for Everyone Savings account from 9/1/07 through 9/30/07.

3 Member payroll checks will be subject to a hold when deposited at a shared branch location.

4 SCHOOLS’ “Win $1,000 With BillPay” SWEEPSTAKES SUMMARY OF OFFICIAL RULES (for complete official rules, see schools.org or visit any branch). NO PURCHASE NECESSARY TO WIN. $1,000 will be awarded each month from 9/1/07 through 12/31/07. Four $1,000 prizes will be awarded in the form of Schools Visa Gift Cards. Odds of winning will depend on the number of entries, which are estimated to be 1 in 500. The drawing will be held on the last business day of each month 9/30/07 through 12/31/07. All entrants must be at least 18 years of age. Credit Union officials, employees and their families are not eligible for the sweepstakes. Entries will be accepted through 12/31/07.

5 By entering the Photo Contest, you are granting the Credit Union the right to identify you as the owner of the photo. Schools reserves the right to edit photos, and based on the quality of submissions, we may not choose to award a cover prize.

6 SCHOOLS’ “Educator SWEEPSTAKES SUMMARY OF OFFICIAL RULES (for complete official rules, visit schools.org or any branch). NO PURCHASE NECESSARY TO WIN. Odds of winning depend on the number of entries, which are estimated to be 1 in 500. The drawing will be held on the last business day of each month 9/1/07 through 12/31/07. All entrants must be at least 18 years of age. Credit Union officials, employees and their families are not eligible for the sweepstakes. Entries are accepted through 12/31/07.