



Central Austin
6420 US Hwy 290 E

Georgetown
922-F North Austin Ave.

North Austin
13087 Research Blvd.

Pflugerville
15108 FM 1825

South Austin
1402 W. Stassney Ln.

Round Rock
1000 South Mays St.

Southwest Austin
6114 William Cannon Dr.

San Marcos
1204 Thorpe Ln.

512-302-6800 • 800-252-8148
www.aplusfcu.org



**Region XIII
Teacher Certification
Loan Program**
from





A+ Federal Credit Union would like to applaud your efforts in obtaining a teaching certificate and striving to make a difference in the lives of students. At A+, one of our core values is education, which is why we're excited to offer our Teacher Certification Loan Program, a low-interest loan that can be used to help defray the cost of the certification process.

Here are the program details:

- Must be enrolled in a Texas Teacher Certification Program
- Currently 9.9% APR*
- 36-month repayment term
- Direct deposit into an A+FCU checking account required
- Loan amount up to \$5,000
- Must be a current A+FCU member or become a member of A+FCU with a signed Open End Plan Agreement

Loan proceeds will be sent directly to the school on disbursement dates.

*APR = Annual Percentage Rate. Subject to change. Please visit aplusfcu.org for current rates.

The process is simple!

1. The participating school will verify you are a student in the Texas Teacher Certification Program.
2. Open a savings and checking account with A+FCU (\$10 minimum savings account balance and \$5 membership fee).
3. Sign an Open End Plan Agreement. This allows the credit union to fund unsecured loans for you and deposit funds into an A+FCU account or send funds directly to your school.
4. Once you receive your teaching contract, start your direct deposit to the credit union.
5. Mail, fax or bring a copy of your contract along with a copy of your direct deposit form to A+FCU.
6. The credit union sends the funds to the school on the dates requested for distribution.* Because the funds are disbursed in four different installments, you only pay interest on the funds as you receive them - saving you money!

**Worry about getting started
with your new career,
not about financing it!**

* Final distribution will not be made without receipt of a signed teaching contract and direct deposit to A+FCU.