

# *Educator Guide*



With you every step.

From our humble beginnings as a financial cooperative established by 50 teachers in Zilker Park, A+ Federal Credit Union has grown by leaps and bounds – but one thing has always remained constant: **Our commitment to education.**

Our Educator Services offer teachers and educators special products and services designed for their needs. Visit [aplusfcu.org/educators](https://aplusfcu.org/educators) for more details and resources.

## *Educator Products and Services*

### **Bridge Loan\***

Available to newly hired school district employees who are paid once a month.

- Short term
- Low interest
- Receive up to 75% of your gross monthly income

\*Membership and direct deposit required. Programs, rates, terms and conditions are subject to change without notice.

### **Classroom Cash Loan**

Gives you cash for unplanned, out-of-pocket expenses that come along with the start of a new school year.

Currently employed as a teacher and have payroll direct deposit with A+FCU? You can get up to \$500 for the classroom supplies you need at 0% APR\* financing.

\*APR = Annual Percentage Rate. \$500 maximum loan amount. Loan must be repaid by automatic payment method. Direct deposit required. Limit one loan of this type at any one time. Membership required. Programs, rates, terms and conditions are subject to change without notice.

### **Certification Loan**

We offer a variety of Certification Loans for educators of all kinds, including superintendents, principals, counselors, teachers, and future teachers.

## Home Buyers Program for Teachers

Are you a teacher looking to buy a home? The Home Buyers Program for Teachers will give you a great deal on a mortgage!

- 0.25% rate reduction
- 0.50% origination fee reduction

Offer available only to teachers who meet lending criteria and are in "good standing" with A+FCU. Valid only for the purchase of owner-occupied primary residence. Not eligible with our combination loans. Automatic mortgage payment is required. Program terms and conditions are subject to change without notice. Membership required. Equal Housing Lender.



## Resources

### A+ Education Foundation Grant Program

Established in 2005, the A+ Education Foundation provides grants to full-time Pre K-12 educators. These grants (up to \$1,000 each) help fund programs and training for educators in the communities we serve.

Foundation grants have funded a variety of classroom and school projects, including a peace garden, a reference library, and a "Learning Closet" of interactive games and activities. The Education Foundation has given out hundreds of thousands of dollars to successful grant recipients.

The Foundation is a 501(c)(3) organization. All contributions are tax deductible. Grant applications are available every year in our branches and on our website. For more information, contact the Foundation at [educationfoundation@aplusfcu.org](mailto:educationfoundation@aplusfcu.org) or 800-252-8148 ext. 4390.

Visit [aplusfcu.org/grants](http://aplusfcu.org/grants) for even more information.

