





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](http://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.