

## **DISCLOSURES: EDUCATOR LOANS**

### **New Teacher Transition Loan**

\*APR=Annual Percentage Rate. Restrictions apply. Proof of employment is required. Setup of direct deposit or auto payment is required. Active membership account is required. This offer is only valid for the first-year teachers under contract with school corporations located in Lake or Porter Counties in Indiana and must be disbursed within the first 90 days of employment contract. This loan does not apply to existing teachers. Limited to one loan per individual, regardless of amount approved. Rates are subject to change without notice. Rates are based on credit history and qualifications. No other discounts can be applied to the New Teacher Transition Loan. Rate shown reflects lowest possible rate and term up to 24-months. See a REGIONAL team member and Loan Agreement for complete details. This is a consumer loan and not a mortgage loan.

### **Educator Development Loan**

\*\*APR=Annual Percentage Rate. Not all applicants will qualify. Restrictions apply. Proof of employment is required. Active membership account with Checking and Automatic Payments is required. Rates are subject to change without notice. Rates are based on credit history and qualifications. No other discounts can be applied to the Education Development Loan. Rate shown reflects lowest possible rate and term up to 24-months. See a REGIONAL team member and Loan Agreement for complete details. This is a consumer loan and not a mortgage loan.