



**SILVER STATE
SCHOOLS**
CREDIT UNION

EDUCATIONAL EMPLOYEES

We are dedicated to finding ways to support the financial goals of educational employees inside the classroom and beyond.

ADVANCED CURRICULUM LOAN

Ready to advance your educational career? Pursuing an advanced degree or professional certification can be an expensive step. Our unique loan is designed to help K-12 educational employees in the state of Nevada pay for tuition-related continued education expenses.

- Fixed, competitive interest rates
- Borrow up to \$5,000
- Flexible terms up to 48 months

To qualify for this loan, a member must have direct deposit of payroll into, and automatic payment transfer from, an SSSCU checking or savings account. For tuition only; must provide proof of enrollment in program.

CLASSROOM SUPPLY LOAN

Keeping your classroom supply cabinet fully-stocked can be costly, and sometimes the materials you need go beyond what the school's budget may provide. This low interest loan for K-12 teachers in the state of Nevada can provide the additional funds required to purchase necessary school supplies.

- Great low rates
- Loan amount of \$1,000
- 12 month term

To qualify for this loan, a member must have direct deposit of payroll into, and automatic payment transfer from an SSSCU checking or savings account. Limit one loan per year.

EDUCATOR LOAN

Maximize your budget by starting a new school year with some extra cash. Designed for full-time licensed educators in the state of Nevada, this loan can provide the supplemental funds needed to support your budget and education efforts.

- Great low rates
- Loan amount of \$2,000
- 24 Month term and NO payments for 90 days

The Educator Loan requires full-time licensed educator employment with proof of contract for the current school year in the state of Nevada. One Educator Loan allowed per member at a time. All loans subject to credit approval and underwriting guidelines. Offer not available for other Educational Employee Loans. Terms and conditions subject to change without notice. Other conditions, terms, and fees may apply.

RETIREMENT CREDITS PERSONAL LOAN

Get a jumpstart on your retirement years. Educational employees participating in the Public Employees' Retirement System (PERS) of Nevada can use this low-rate loan to purchase retirement credits.

To qualify for this loan, a member must have direct deposit of payroll into, and automatic payment transfer from, an SSSCU checking or savings account. Required to provide a "purchase of service agreement" from PERS.



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RETIREMENT CREDITS HOME EQUITY LOAN

Achieve your goal of retiring early by borrowing against the equity in your home to fund the purchase of retirement credits. This loan is designed for educational employees participating in the Public Employees' Retirement System (PERS) of Nevada.

To qualify for this loan, a member must have direct deposit of payroll into, and automatic payment transfer from, an SSSCU checking or savings account. Required to provide a "purchase of service agreement" from PERS.

LOAN DISCOUNTS

We're committed to providing high-quality financing options that are affordable for our members. As a licensed educational employee in the state of Nevada, or a retired educational employee who receives pension income (from any state), you can benefit from significant discounts on a variety of our loans.

SSSCU loan discounts include:

- 0.50% Off Auto Loan Rates
- 0.50% Off Personal Loans and Lines of Credit Rates

BONUS BENEFITS:

Debt Protection- Life is unpredictable. You worry about life events that could cause you financial hardship – death, disability or involuntary unemployment. Are you as protected as you should be? Debt Protection provides you with peace of mind knowing you have taken action to safeguard your family.

For current rates visit silverstatecu.com/rates

*APR = Annual Percentage Rate (APR). Rates, terms, and conditions subject to change without notice. Advertised "as low as" APR assumes excellent credit history. Your actual APR may vary based on your credit history, ability to repay, approved loan amount and term. Loan approval is subject to creditworthiness and underwriting standards. Other terms, conditions, restrictions, qualifications, and fees may apply.

Must be a Silver State Schools Credit Union member to borrow. Membership at SSSCU requires a savings account with a minimum balance of \$25.00.



ACCOUNTS INSURED UP TO \$500,000
American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

