

# Administrator Credential Loan\*

- Available to educators enrolled in Preliminary Administrative Services Program (Tier I) and the Clear Administrative Services Program (Tier II)
- Must be a member of the Credit Union
- The member must have a Banking for Everyone<sup>SM</sup> Savings account package:
  - ✓ eStatements
  - ✓ Checking account
  - ✓ Direct deposit or BillPay
- Low, fixed interest rate of 5.9% APR<sup>1</sup>
- Maximum loan amount:

Sacramento(SCOE): Preliminary -\$7,500 / Clear Admin Services Credential Program -\$8,000

- Maximum loan term of 48 months
- No payments for the first 12 months for the Preliminary Administrative Services Program<sup>4</sup>

Once selected to the Leadership Institute, you may apply for an Administrator Credential Loan in any Schools branch or by calling our Loan by Phone Department. Please have your letter of acceptance with you at your time of application.

If you are not already a member of Schools Financial Credit Union, visit [schools.org](http://schools.org) and click Join Now or join in a branch when you submit your application.

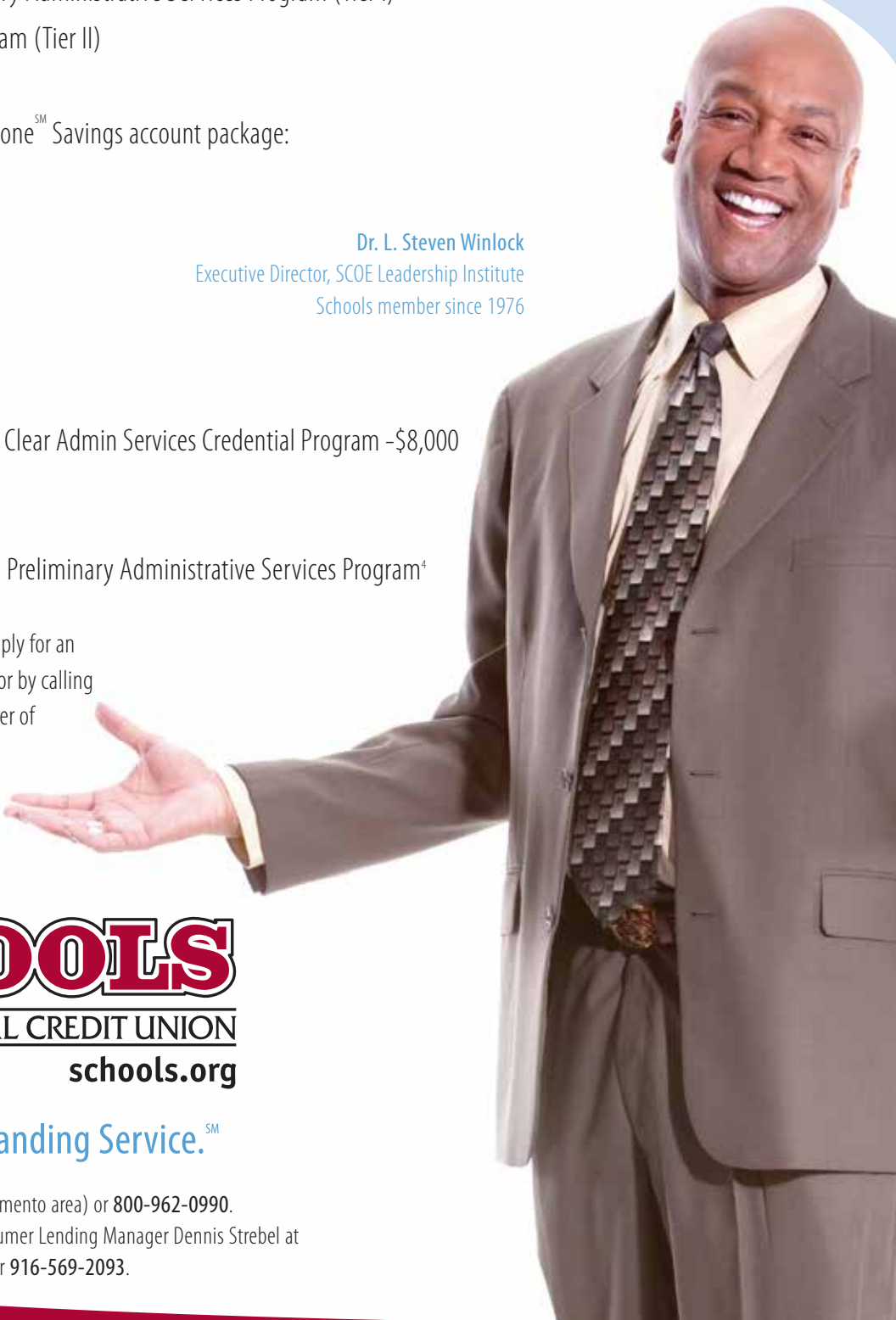


Better Value. Outstanding Service.<sup>SM</sup>

Please call us at 916-569-5400 (Sacramento area) or 800-962-0990.

For additional information, please contact Consumer Lending Manager Dennis Strebel at [dstrebel@schools.org](mailto:dstrebel@schools.org) or 916-569-2093.

Dr. L. Steven Winlock  
Executive Director, SCOE Leadership Institute  
Schools member since 1976



Federally insured by the NCUA.

Rates, terms and conditions subject to change.

\*Participating offices of education: Placer County Office of Education, Sacramento County Office of Education, San Diego County Office of Education, Shasta County Office of Education and Tulare County Office of Education.

1 APR = Annual Percentage Rate.

2 Representative example: A \$6,500 48-month loan with a 12-month deferred first payment at 5.9% APR would require 35 payments of \$208.06 with one final payment of \$207.77.

3 Representative example: A \$9,000 48-month loan with a 12-month deferred first payment at 5.9% APR would require 35 payments of \$280.58 with one final payment of \$280.40.

4 Interest will accrue from the date of the loan. Should you fail to complete the credential program, repayment will begin 30 days after your early withdrawal or termination.