

STRENGTH IN UNITY

#WEARECTA



310,000 MEMBERS STRONG



Understanding your Union



NEA: National Education Association

NEA brings the expertise, drive, and dedication of 3 million educators and allies to advancing justice and excellence in public education.

CTA: California Teachers Association

CTA is **310,000** educators across the state of California. We are powerful and passionate advocates for students and public education.

Your Local Association

You're part of a group of more than **1,100** local chapters throughout California.

Members include teachers, counselors, psychologists, librarians, Education Support Professionals and other non-supervisory certificated personnel in our public schools and colleges as well as retired and student chapters.

TRIVIA NAMETHAT BENEFIT

Rules:

- 1. We will read the trivia question
- 2. The first person to raise their hand will have the opportunity to answer the trivia

Union Advocacy and Quality





NEA Business Partners

- Evaluation by NEA Member Benefits Partner Relations Team
- Recommends business partners for endorsement

Ask for assistance

 NEA Member Benefits – Sean Mabey (801) 699-5569 | smabey@neamb.com



CTA's Rigorous Selection and Oversight Process

- CTA Organizational Handbook policies and procedures
- Vendor Evaluation Screening Committee (VESC)
- Formal Request for Proposal
- Due diligence to select best partners
- Formal endorsement agreements
- CTA Board approval

Ask for assistance

Step 1: Endorsed Partner Vendor Representative

Step 2: CTA Member Benefits Department

(650) 552-5200 | memberbenefits@cta.org

Step 3: CTA Advisory Panel on Endorsed Services (APES)

CTAMEMBERBENEFITS.ORG



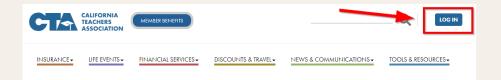
Have you logged in yet?



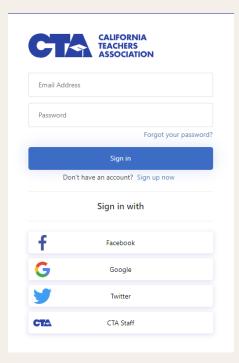
Scan the QR code to save CTA Member Benefits to your phone!



Step 1. Log into CTAmemberbenefits.org



Step 2.







CTAMEMBERBENEFITS.ORG

Insurance	Life Events	Financial Services	Discounts & Travel	News & Communications	Tools & Resources
Death and Dismemberment Plan	CTA Disaster Relief Fund	CTA Retirement Savings Plan	Rental Car Discounts	CTA Conferences	Calculators
Complimentary Life Insurance	NEA Member Benefits Disaster Relief Assistance When Life Changes	Financial Wellness Center	Product Discounts	Articles for Chapter Newsletters	Eligibility Information
Auto and Home Insurance		Credit Union Services	Access Discounts	Newsletter Sign-Up	Frequently Asked Questions
Life Insurance		Credit Card Services	Theme Parks & Movie Discounts		New Member Resource Center
Disability Insurance	Group Legal Services Program (GLSP)		Travel and Hotels		CTA Member Benefits Videos
District-Paid Life & Disability					Forms and Materials
Insurance					Member Training Programs
Educators Employment Liability (EEL) Insurance					Useful Links
Vision Discount					Student Loan Forgiveness
Long-Term Care Program					Contact Us
Beneficiary Registration					Leader Training Programs
					Chapter Insurance
					MB Organizing Leader Resource Center



www.neamb.com/start

- Three Top Boxes.
- Left Box is for Complimentary Life Insurance.
- Register your beneficiary.



Did you know you have nocost life insurance?

Supplement your existing coverage, NEA® Complimentary Life Insurance is an exclusive program for NEA members.

Register your beneficiary



Need relief from student debt?

See if you are eligible for forgiveness or reduced payments! Get one year of Premium Access to our NEA Student Debt Navigator powered by Savi tool.

Find out how



NEA[®] Customized Cash Rewards Credit Card

Get your exclusive online bonus offer: \$200 Amazon.com Gift Card! (Students not eligible)

Earn 3% cash back in the category of your choice. Choose 1 of 6 categories.

Apply Now

www.neamb.com/start

www.neamb.com/start

Resources	Banking & Lending	Insurance	Everyday Savings	Travel
Family & Wellness	Credit Cards	Life & Accidental Death	NEA Discount Marketplace	NEA Travel Dollars
Life Insurance Protection	Personal Loan	Auto & Home Coverage	Shop Now, Pay Later	Car Rental
Living in Retirement	Personal Banking Account	Dental & Vision	Office & Classroom Supplies	Hotels
Paying for College	Home Loan	Medicare Supplement	Auto Buying	Airfare
Personal Finance	Student Loans	Hospital, Disability & Long-	Warehouse Club Membership	Resorts
Retirement Planning	Student Loan Forgiveness &	Term Care	Cell Phone Service	Cruises
Shopping Discounts	Refinancing	Sport & Leisure Vehicle	Magazine Subscriptions	Guided Tours
Student Loan Debt		Insurance	Hearing Aid Discount	
Travel & Vacations	Investing & Patiroment	Pet Health	Mental Health & Wellness	
Your Car	Investing & Retirement	Renters		
Your Home	Retirement Accounts			





Calm

Millions of people are experiencing lower stress, less anxiety, improved focus and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Here's a sneak peek as to what you can expect:

- Calm's Masterclasses taught by world-renowned experts
- •Guided breathing exercises such as the Breath Bubble
- •Music tracks designed to promote focus, relaxation, and sleep100+ guided meditations that cover anxiety, stress, gratitude, and much more
- Brand new daily meditations and movement sessions as part of their Dailies series
- •The entire library of Sleep Stories which contains soothing bedtime tales that's suitable for both grown-ups and children (new stories added every week!)



Calm









To activate your free Calm subscription, please make sure you are logged in to www.CTAMemberBenefits.org.

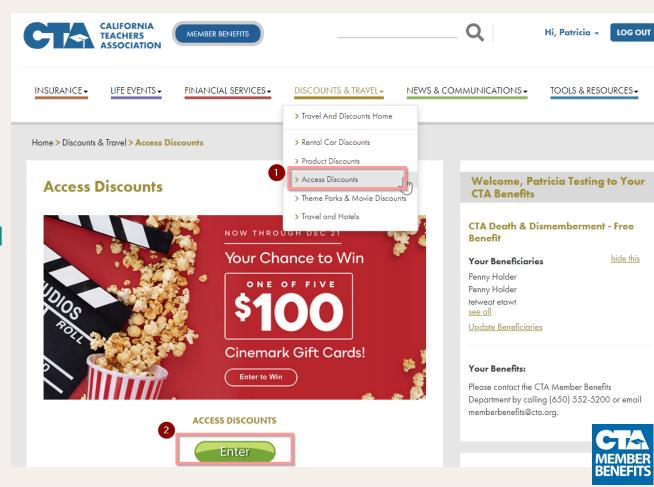




Log into the CTA Member Benefits website

Select Discount and Travel

Access Discounts



Hotels

Theme Parks

Car Rental

Flights

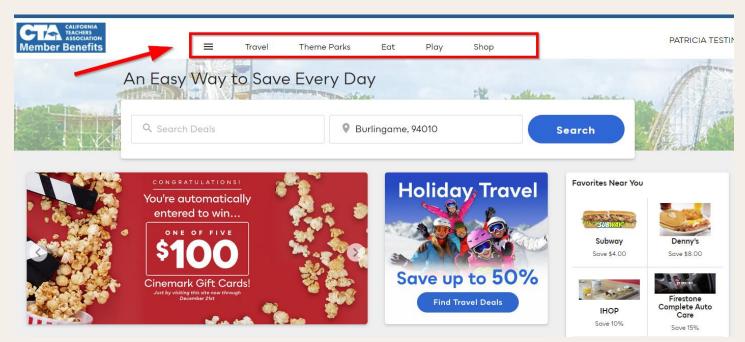
Things to Do

Eat

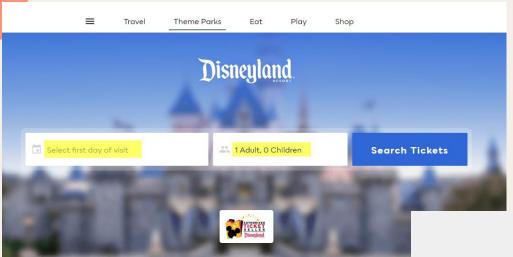
Play

Shop

Hot Deals









Here's how it works





View the Park Pass Availability Calendar to see if your desired theme park reservation date is available.

View Calendar



2. Purchase Tickets

Choose your desired tickets below.
Purchase with us to get the best
discounts available.

Tickets ↓

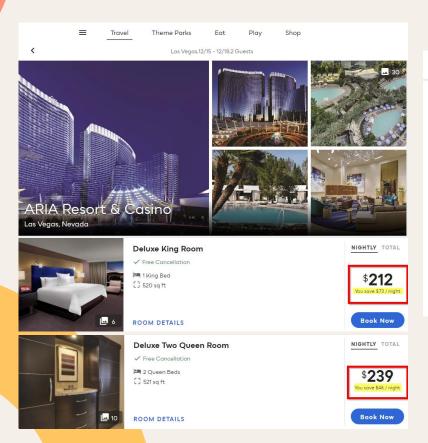


3. Make Reservation

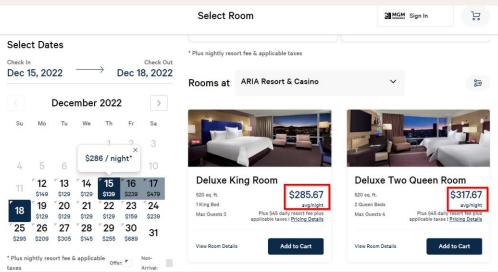
Link your admission ticket. Create your party, select a date & theme park, review & confirm your visit.

Select Dates

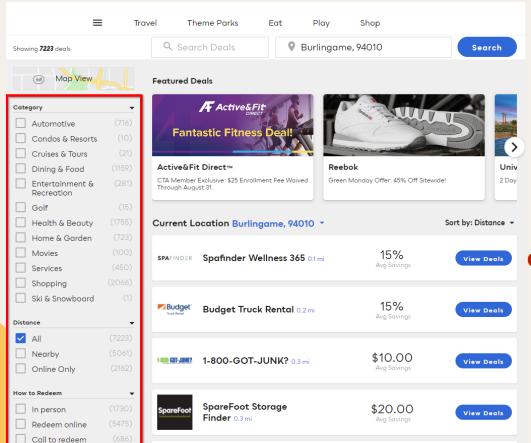




Hotel Site Rates



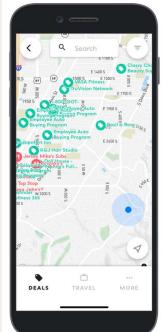


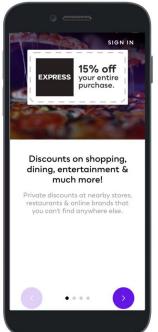


Find discounts on travel, hotels, beauty, home improvement school supplies, movie tickets, electronics, restaurants, food delivery and many more!



MyDeals App is GPS enabled and it will locate all the deals around you











CTA Access to Savings Smartphone App - My Deals Mobile







Ready. Set. Save!

New User? Enter "CTA Access to Savings" as your organization name to continue. After, please verify eligibility with your email address and if prompted your 10-digit CTA Individual ID Number. Please contact the CTA Membership Department at (650) 552-5278 if you do not know your 10-digit CTA Individual ID Number.

Already have an account? Enter your Access email and password to log in.

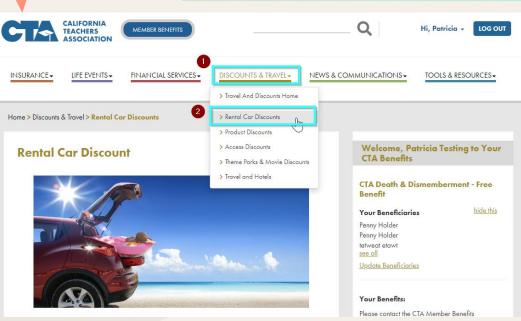


Program









To find the Rental Car Program:

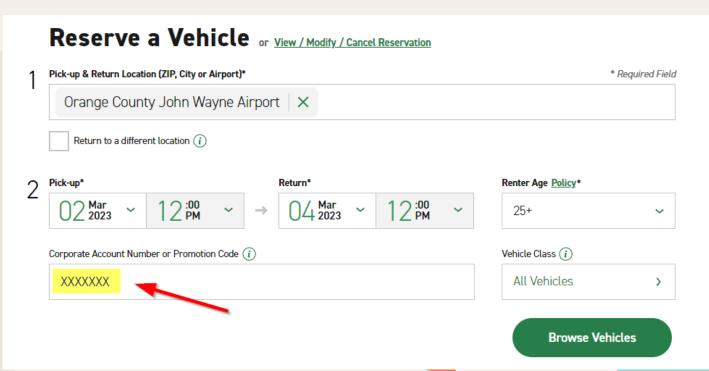
- Go to Discounts & Travel
- Rental Car Discount
- You will need to be logged in, in order to see the discount code







- Log into Enterprise.com
- Enter Pick Up and Drop Off Location
- Enter Dates
- Enter Discount Account Number









Please Enter Your PIN

To apply your corporate account, please enter the first three characters of your company's name or PIN.

* Required to complete your reservation

Pin *



Examples:

"St. Charles Lumber" = "STC"

"A-1 Corporation" = "A1C"

DISCARD

CONFIRM





Additional Details

CTA Member ID Number *

XXXXXXXXXX

*You can find the Account Number and Pin after you have logged into CTAMemberBenefits.org







With discount code



Compact

Nissan Versa or similar

₩ Automatic 🌲 5 People 📦 2 Bags

Features & Price Details





Midsize

Toyota Corolla or similar

₩ Automatic 🏝 5 People 📦 3 Bags

Features & Price Details





Standard

Features & Price Details





Full Size

Chevy Malibu or similar

₩ Automatic 💄 5 People 📋 4 Bags

Features & Price Details



Without discount code



Full Size

Chevy Malibu or similar

₩ Automatic 🚨 5 People 📦 4 Bags

Features & Price Details





Compact SUV

Nissan Kicks or similar

₩ Automatic 🌲 5 People 📦 3 Bags

Features & Price Details



\$78^{.36} Per Dav

Select Total

\$196.01

.

\$82^{.23} \$204^{.65}

Select



Compact

Nissan Versa or similar

₩ Automatic 🚨 5 People 💼 2 Bags

Features & Price Details



1/2 Ton Pickup

Ford F150 or similar

H Automatic 🚨 4 People 💼 4 Bags

Features & Price Details

PAY LATER

81^{.58} | \$205^{.78} | Total

Select



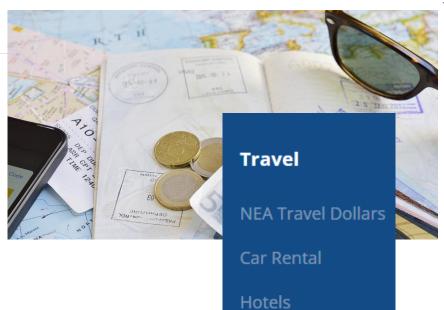




NEA Travel Program



- \$500 Travel Dollars every anniversary of registering on the website
- Earn \$100 Travel Dollars for all airfare reservations
- Earn \$150 Travel Dollars for subscribing to our Travel Newsletter
- Earn up to \$500 annually as surprise gifts



ber fits **Guided Tours**

Airfare

Resorts

Cruises

NEA Travel Program



- Car Rentals
 - Destination
 - Dates
 - Times
- Budget
- Hertz
- Alamo
- Enterprise
- Thrifty
- Dollar
- National

- Airfare
 - Destination
 - Dates
 - Times
- All airlines
- US and International flights

- Cruises
 - Destination
 - Dates
- All cruise lines
- 21,000 cruise departures





NEA Travel Program



- Resorts
 - Destination
 - Month and Year







Everyday Savings (Discounts)

- 1. NEA Easy Pay powered by Square Deal Market
- 2. NEA Office & Classroom Supplies
- 3. Costco Membership
- 4. AT&T
- 5. NEA Magazine Service

- 6. NEA Pet Insurance
- 7. NEA Auto Buying Program
- 8. NEA Discount
- Marketplace
- 9. NEA Mental Health
- Program
- 10. NEA DiscountTickets Program

Everyday Savings

NEA Discount Marketplace

Shop Now, Pay Later

Discount Tickets

Office & Classroom Supplies

Auto Buying

Warehouse Club Membership

Cell Phone Service

Magazine Subscriptions

Hearing Aid Discount

Mental Health & Wellness



NEA Discount Marketplace

- Cash back powered by Rakuten
- ► Get paid quarterly via PayPal or check
 - ► In order to earn Cash Back online, you must create a Rakuten Account and also be signed into your NEAMB.com account
 - ► Must have at least \$5.00 in your account or it rolls over to the next quarter.

- ► How to get started:
 - ► Browse the NEA Discount Marketplace for cash back offers
 - Sign up for a Rakuten account through neamb.com
 - Earn cash back on qualifying purchases
 - ► Get paid via PayPal or check
 - ► Download browser extension





NEA Discount Marketplace

- Refer a friend / family program
- Exclusive deals just for NEA members
- Search by store name or category

► Search by Category:

- Auto & Tires
- ▶ Baby & kids Gear
- ▶ Books & Media
- Clothing
- **▶** Electronics
- Events & Activities
- ► Food & Restaurants
- ► Gift Cards
- ► Health & Beauty
- ► Home Décor & Furnishing
- ► Office Supplies
- ► Shoes & Handbags
- Sports & Outdoors

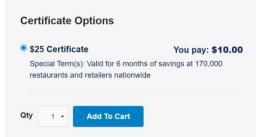


NEA Discount Marketplace

- Search Restaurant.com
 - Search by zip code or city
 - ► Restaurant name















Student 402115

www.neamb.com/start

Student Loan Forgiveness & Refinancing

NEA Student Debt Navigator powered by Savi

Access this tool to find legitimate options to better manage your student loan debt.













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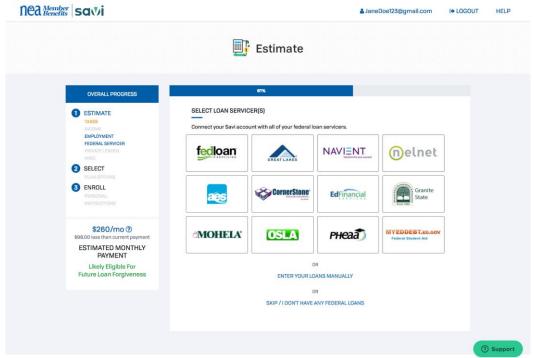
www.neamb.com/start

NEA Student Debt Navigator

powered by Savi

 When you begin your no cost analysis, you'll input your data

 Link your loan servicer accounts to Savi algorithms





NEA Mental Health Program powered by Sanvello

- **▶** Features
 - ► Guided journeys
 - **►** Meditations
 - ► Health Habits
 - **▶** Journaling tools
 - ► Daily Mood Tracking
 - ► Assessments
 - ► Anonymous and Community Boards and chat groups



- **▶** Options
 - Sanvello Premium App
 - NEA MIT will pay for the first year (\$20.00)



University Credit





University Credit Program



CTA University Credit: www.cta.org/conferences/22-23credit

CTA Virtual Pass: www.cta.org/conferences/virtual-pass

CTA Conference: www.cta.org/conferences



TRIVIA



Guess the Member Benefit



QUESTION

What is the name of the CTA Access to Savings Smartphone App?



Answer



MyDeals



Automatic Benefits

Benefits that are provided at NO cost to eligible members





CTA Death and Dismemberment Plan

The CTA Death and Dismemberment (D&D) Plan is an automatic benefit available to eligible CTA members at no additional cost. If an eligible CTA member dies or suffers a dismemberment (i.e., suffers a loss of limb or other qualifying injury), member or her/his beneficiary(ies) will receive a lump-sum cash payment.

Death Accidental Death & Accidental Benefit Dismemberment (AD&D) Benefit		Occupation/Association Leader AD&D Benefit	
\$2,000	\$10,000	\$50,000	

CTAMemberbenefits.org and NEAMB.com





NEA Complimentary Life Insurance

CTA/NEA members should designate (a) beneficiary(ies). If there is no named beneficiary(ies) or the beneficiary(ies) dies before the member, benefits will be paid in the following preference order:

- Spouse/Domestic Partner*
- Children
- Parents
- Brothers and sisters
- Executor or administrator

NEA Complimentary Life Insurance

Years of Continuous Membership	Death Benefit	AD&D Benefit	Occupation/ Association Leader AD&D Benefit	Unlawful homicide while at work
1 year	\$1,000	\$1,000	\$50,000	\$150,000
2 years	\$1,000	\$2,000	\$50,000	\$150,000
3 years	\$1,000	\$3,000	\$50,000	\$150,000
4 years	\$1,000	\$4,000	\$50,000	\$150,000
5 or more years	\$1,000	\$5,000	\$50,000	\$150,000

CTAMemberbenefits.org and NEAMB.com





Information Contact Information

Important Contact Information

Below is a chart with important telephone numbers and contact information that should be provided to the surviving spouse or beneficiary.

Plan	Administrator	Phone
CTA Death and Dismemberment Plan	CTA Member Benefits	(650) 552-5200
NEA Complimentary Life Insurance	NEA Member Benefits	(800) 637-4636
CTA Voluntary Life Insurance	The Standard	(800) 522-0406
CTA Voluntary Disability Insurance	The Standard	(800) 522-0406
CalSTRS	CalSTRS	(800) 228-5453
CalPERS	CalPERS	(888) 225-7377
Social Security Administration	Social Security Administration	(800) 772-1213
District-Paid Life	School District Administration	School District
Tax-Deferred Annuity Plans	School District Administration	School District



Phone: (650) 552-5200 | Email: memberbenefits@cta.org

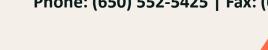


Group Legal Services

- Active CTA member at time of incident and must keep membership while receiving legal services
- Referral from CTA staff required (PCS)
- 2-3 hour for most employment matters
- 30 mins for personal matters

Questions: CTA Legal Services Department – www.cta.org/legal

Phone: (650) 552-5425 | Fax: (650) 552-5019







Educators Employment Liability (EEL)

- Civil Defense for eligible employment lawsuits
- Criminal Proceedings
- Bail Bond
- Assault-Related Personal Property Damage

Extended Educators EEL

Rendering Services:

- Dental Hygienists
- Certified Athletic Trainers

Teaching & Supervising:

- Physical Therapists
- Occupational Therapists
- Registered Nurses

Questions: CTA Legal Services Department – www.cta.org/legal

Phone: (650) 552-5425 | Fax: (650) 552-5019





CTA Disaster Relief Fund (DRF)

Grants Available:

- Standard Grant: up to \$1,500
- Catastrophic Damage Grant: up to \$1,500
- Temporary Displacement Grant: up to \$500
- Short Term Displacement Grant: up to \$1,000
- School Site Grant: up to \$500
- Apply online
- The filing deadline is 12 months from the date of the incident. Must be a CTA member during the incident and current CTA member to qualify.





TRIVIA



Guess the Member Benefit





How many different grants does CTA Member Benefits offer for it's Disaster Relief Fund?



Answer



- Standard Grant: up to \$1,500
- Catastrophic Damage Grant: up to \$1,500
- Temporary Displacement Grant: up to \$500
- Short Term Displacement Grant: up to \$1,000
- School Site Grant: up to \$500



Voluntary Benefits

Benefits that that may incure some costs





Standard







CTA-endorsed
Disability & Life Insurance
from The Standard



Protect Your Loved Ones with Life Insurance



Life insurance is a key component of any comprehensive financial plan & can help protect your loved ones in the event of your passing.

CTA partners with The Standard to offer members quality Life insurance coverage at group rates that comes with additional features you can use now like:

- Travel Assistance¹
- Life Services Toolkit¹

Reasons for getting Life insurance



- 1. Income replacement
- 2. Cover final expenses
- 3. Leave an inheritance
- 4. Pay off a mortgage

Consider your financial obligations*

Mortgage | \$334,925² Raising a child | \$233,610³ Student loans | \$41,282⁴ Debt | \$26,442⁴

*Average California Expenses

¹ Travel Assistance and Life Services Toolkit are provided through an arrangement with service partners that are not affiliated with The Standard. These services are not insurance products. 2 Average amount Californians owe on their homes, https://www.debt.org/faqs/americans-in-debt/consumer-california/.

³ Parents Projected to Spend \$233,610 to Raise a Child Born in 2013, According to USDA Report, https://fns-prod.azureedge.net/sites/default/files/CRC_Infographic-2015.2_0.pdf.

⁴ Average student loan debt in California (\$41,282); Average credit card debt (\$6,729) and auto loan balance (\$19,713) in California; https://www.debt.org/faqs/americans-in-debt/consumer-california/

Protect Your Paycheck with Disability Insurance



The CTA-endorsed Disability insurance plan was designed to help California educators and education support professionals get quality paycheck protection at group rates.

Without Disability insurance, you may be left with only sick leave to protect you if you are unable to work due to illness, injury, pregnancy or childbirth.



Student Loan and Cancer Benefits



Participants on an approved Disability claim under the CTA-endorsed Disability insurance plan may also be eligible for additional Student Loan and Cancer Benefits if they meet additional specific criteria.



Student Loan Benefit: active CTA members approved for a disability claim with an active student loan may be eligible for an additional benefit of **up to \$400 a month** (for a maximum of \$2,400, not to exceed the balance of the student loan).



Cancer Benefit: active CTA members approved for a disability claim due to cancer may be eligible for an additional benefit of **up to \$400 a month** (for a maximum of \$2,400).¹

Both benefits are paid directly to CTA members in addition to the disability benefits and can help pay for everyday expenses like student loans, rent/mortgage or child care.

New Plan Enhancements for CTA-endorsed Plans 2022-2023 School Year



(Effective 9/1/2022)

NEW Summer Benefit¹

- Benefit for members who become or continue to be Disabled between June 1 and July 31 of any calendar year
- \$500 per week (up to a maximum of \$4,500 per year for up to two benefit years)
- Paid on top of any Disability or other benefits from The Standard

· Disability Benefit Increase:

- Increased from 75% to 80%
- For Disabilities occurring on or after 9/1/2022

Cancer Benefit Increase:

 Increased from up to \$200 per month to up to \$400 per month for eligible members (up to a maximum of \$2,400) effective 9/1/2022

CTAMemberBenefits.org/TheStandard



¹ Summer Benefit is offered by CTA to eligible members on approved Disability claims with a Disability date on or after 9/1/2022 who meet additional specific criteria. CTA provides this benefit at no extra cost, and The Standard acts only as the claims administrator of these benefits. Summer Benefit is not provided under the Disability insurance policy. Summer Benefit is only payable during the calendar months of June and July, for up to two Benefit Years for each instance of qualifying Disability.

Applying is Easy



CTA members can apply <u>anytime</u> with proof of good health. Special Enrollment Opportunities (apply without answering health questions):

- Within 270 days of starting work at a new school district.
- Within 60 days following the date of a family status change event, such as birth/adoption, marriage/domestic partnership, divorce/dissolution, loss of spousal employment or other qualifying event.¹

During these special enrollment opportunities, you can apply for:

- Disability insurance to help protect your paycheck
- Up to \$400,000 of Life insurance to help protect your loved ones

Learn more and apply: CTAMemberBenefits.org/TheStandard



Contact The Standard





Call:

800.522.0406



Email: ctaservice@standard.com



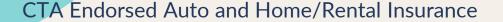
Visit: CTAMemberBenefits.org/TheStandard

We Are Here To Help

The Standard's dedicated CTA Customer Service team is available Monday through Friday, 7 a.m. to 6 p.m.

California casualty













CTA Auto and Home/Renters Insurance Convenient Services & Educator Benefits



24/7, USA-based, emergency claims service



Flexible payment plans, including EZ Pay with Summer & Holiday Skip payment options



Free ID Theft Resolution



Waived deductible for vandalism or collision while parked within 500 feet of school property, a school administrative office, or an education association office; or at a school-sponsored event.



\$500 personal property coverage for select personal belongings stolen from your vehicle — whether it's locked or not.







\$500 coverage for fundraising money



\$3,000 coverage for personal property used for teaching



Pet Injury protection



Generous Discounts



12-month Rate Guarantee

To Learn More readyforquote.com/cta



CTA and California Casualty

Who plays a key role in honoring educators who inspire students to succeed?

We Do.

Who truly appreciates all that you do for our community, both at and away from school? We Do.

Who develops exclusive programs, rates and custom-tailored benefits to address the unique needs of California educators?

We Do.

Serving Members for 70 Years!

Unique Educator Benefits

Outstanding Customer Service

Members ONLY Program

Competitive Rates



To Learn More readyforquote.com/cta



Member Engagement Initiatives









- \$10,000 Giveaway
- Music & Arts Grants
- Impact Teen Drivers
- Thomas R. Brown Athletics Grants
- Distinguished Schools Presenting Sponsor
- California Teachers of the Year
- Member Appreciation Events
- Virtual Consumer Workshops





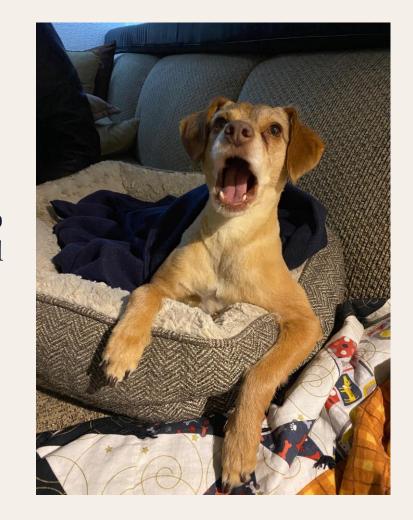




NEA Pet Insurance Program

Provider: Pets Best Insurance

- Visit any licensed veterinarian
- Pets Best reimburses you up to 90% of the veterinarian's bill for covered services (after a deductible)
- Rates start as low as \$19 per month plus discounts available for members



www.neamb.com/start

Financial Services



Provident Credit Union

CTA Endorsed Credit Union



Super Reward Checking 1.01%

- High yield dividends on balances up to \$25,000
- No monthly fees
- No minimum balance
- Unlimited ATM use with no Provident surcharge
- Up to \$12 per month in rebates for third-party

ATM surcharges

*\$25 Minimum deposit required to open. Must be 18 years or older to qualify. Limit 1 (one) Super Reward Checking account per membership. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that month. Dividends are forfeited if the account is closed prior to scheduled dividend payment date.

These are the requirements to receive 1.010% APY on balances up to \$25,000, 0.08% APY on balances beyond the first \$25,000, and ATM rebates. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that month. IMPORTANT: All qualifying purchases and transactions referred to as "per month" or "monthly" only count towards the requirement of the month in which they POST, which will be on a business day (Monday–Friday) and may take one or more business days from the purchase/transaction date. 2 Automatic or electronic payments using your checking account and routing number are not considered purchases. By providing your payee with your debit or credit card number, your posted automatic payments will be counted as eligible purchases. Some bill payments will meet the monthly requirement for an ACH debit or credit transaction. Debit card cash-back amounts, cash advances on credit cards, and checks do not count towards qualifications. 3 Only one Visa credit card can have its purchases count towards your qualifications each month (whichever one that is selected on the account on the last business day of the month). If you have more than one Super Reward Checking account, credit card purchases on one credit card cannot meet the requirements of more than one checking account.





\$300 New Account Bonus

To earn the \$300 New Account Bonus*, simply do these three things for two months, starting the month following your account opening:

- 1. Make purchases of \$300 or more using a Provident debit and/or credit card**
- 2. Have direct deposits/automatic credits of at least \$500
- 3. Enroll in online banking and e-Documents with a valid e-mail address

You must be a new member, 18 or older and reside in California. You are not eligible if you are a current owner or signer on a Provident Credit Union personal or business account or if you have been an owner or signer on a Provident Credit Union personal or business account within the last two years. One New Account Bonus per household/business. To be eligible, you must open one of the following checking accounts: Super Reward Checking, Provident Checking or Simply Free Checking; all other checking accounts are not eligible for the bonus. New Account Bonus offer may expire anytime. You must fund your Checking account within the first 60 days of account opening with a minimum deposit of \$25. If you fail to fund your Checking account within the first 60 days, you are no longer eligible for the New Account Bonus and your account(s) will be closed.





Find Your Home & Save

Save thousands on your loans with an **EXCLUSIVE**.125% **DISCOUNT** on your mortgage rate.

- Discount applies to both purchases and refinances
- \$100 Discount on standard mortgage loan
- Receive \$250 towards closing costs*
- Exclusive Movable® feature**
- * Relationship pricing credit of the additional \$250 off closing costs is based on you having one of the following Provident products: home equity loan/line of credit, auto/boat/RV/ motorcycle loan, checking with direct deposit, or certificate/IRA.
- ** Single family/owner-occupied homes and second homes in California only. Other restrictions may apply. Membership required. Subject to final approval.
- *** Figure accurate as of 12/1/2020 and represents the average savings to be realized over the life of all current CTA mortgages utilizing the .125% rate discount.

Average CTA Member Savings of over \$13,000





Take It Off Your Rate

Get on the road to a lower payment!

- EXCLUSIVE .125% RATE DISCOUNT¹
- Take an additional .125% off with relationship pricing²
- Low fixed rates on new and used vehicles
- No Payments for 90 days option³
- Flexible terms up to 84 months⁴
- The rate discount promotion of .125% applies to California Teachers Association members applying for auto or mortgag, loans with Provident. Requires automatic monthly payments .125% discount (Can be combined with other programs to max of .25%).
- Relationship pricing and/or the credit of the additional .125% off your qualified auto loan rate is based on you having or the following Provident products: home equity loan/line of credit, auto/boat/RV/motorcycle loan, checking with direct de and autopay.
- 3. Payments begin approximately 90 days after loan funding. Interest accrues from day of funding.
- Terms over 72 months require a minimum loan of \$20,000. Subject to credit rating



Bank With Convenience



In addition to Provident's 20 community branches, members can also access accounts at over 900 credit union branches and over 6,800 ATMs nationwide — just look for the CO-OP® Shared Branch logo.



We share ATMs with other credit unions and financial institutions. Therefore, you have access to over 34,000 CO-OP® ATMs and 23,000 MoneyPass® ATMs at locations including 7-Eleven, Walgreens, US Bank, and more.

Visit providentcu.org/locations to find a ATM near you.



CTA® Customized Cash Rewards Visa Signature® Credit Card

- ▶ Provided by Bank of America
- ► CTA card features include:
 - ▶ 3% cash back in the category of your choice: gas, online shopping, drug stores, home improvement & furnishings, dining, or travel.
 - ▶ 2% cash back at grocery stores and wholesale clubs
 - ▶ 1% unlimited cash back on all other purchases
 - ► Earn 3% and 2% cash back on the first \$2,500 in combined choice category/grocery store/wholesale club purchases each quarter, then earn an unlimited 1%.
 - ▶ No limit to the amount of cash rewards that can be earned and they don't expire

This credit card program is issued and administered by Bank of America, N.A. Deposit products and services are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of Bank of America Corporation. Museums on Us, Bank of America and the Bank of America logo are registered trademarks of Bank of America Corporation.







CTA® Customized Cash Rewards Visa Signature® Credit Card—Cont.

► Additional CTA card features include:

- ▶ Unique classroom card design that reflects pride in your profession
- ► Low Introductory APR offer
- ► Competitive rates
- ► Zero liability fraud protection
- ▶ Digital wallet compatible to enable securely shopping without having to share your credit card account number with most merchants
- ► Free general admission with Museums on Us® to more than 225 museums on the first Saturday and Sunday of every month

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NEA Personal Loan

Provider: First National Bank of Omaha

- 0.25% interest rate discount by enrolling in AutoPay
- Fixed APR rates of 5.99% 15.99%
- Loan amounts from \$1,000 \$30,000
- Terms up to 72 months
- No application fees
- No balance transfer fees
- No prepayment penalties







CTAINVEST.ORG

Welcome to the CTA Financial Wellness Center

Our goal is your financial well-being. We spotlight key financial topics so you can get the most out of your money and achieve your financial goals.

The Academy

Information and tools to help you sort out your finances



The Buzz

News and mustreads on financial topics



The Plan

CTA's Retirement Savings Plan for Members



Jargon

Decoding must-know financial terms so you can make the best decisions.

Tools

See your finances in focus.
Simple tools to help you crunch the numbers.

Resources

We've put together vital information for leaders to engage local members.



CTA Retirement Savings Plan



Are you ready to save for your future?



TRIVIA



Guess the Member Benefit





What are the names of the Mental Health apps CTA and NEA offers



Answer Calm and Sanuello



Resources



CTA Member Benefits Publications











Questions: CTA Member Benefits- www.ctamemberbenefits.org

Phone: (650) 552-5200 | Email: memberbenefits@cta.org







Share the video on your chapter website: Easily display the video on your website by copying and pasting the code below onto your site

www.ctamemberbenefits.org/Tools-And-Resources/MB-Video

NEW EDUCATORS RESOURCES

CTA.ORG/FOR-EDUCATORS/NEW-EDUCATORS

Classroom Resources

Lesson plans, training opportunities, tips and tricks of the trade, and more.

Meet CTA

Learn more about your Union!

Your Rights on the Job

Through our union we can advocate for and protect our rights on the job.

Resources for Educators

Additional resources for you as you navigate your new profession.

CTA Instruction and Professional Development Department

Trainings, lesson plans, teaching resources, quidance and planning tools, and so much more!

Events and Trainings

CTA's conferences, including New Educator weekend, provide space for learning and collaboration.

Our Advocacy

Together, we make sure all students have the resources and opportunities they need to succeed.

Benefits for New Members

Learn more about the benefits that come with your CTA membership.





Questions: CTA Member Benefits-www.ctamemberbenefits.org

Phone: (650) 552-5200 | Email: memberbenefits@cta.org





Thanks!

Do you have any questions?

CTAmemberbenefits.org (650) 552-5200 memberbenefits@cta.org

NEA Member Benefits NEAMB.com (800) 637-4636

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In Depth



Neptune

It's the fourth-largest planet by diameter in the Solar System

Jupiter

Jupiter is a gas giant and the biggest planet in the entire Solar System





In Depth

Jupiter is a gas giant, the biggest planet in the Solar System and the fourth-brightest object in the sky







These Are Graphs

Mars



Sector News





News

Mercury

Mercury is the closest planet to the Sun

Venus

Venus is the second planet from the Sun

Mars

Despite being red, Mars is actually a cold place



Earth

Earth is the third planet from the Sun

Saturn

Saturn is composed of hydrogen and helium

Neptune

Neptune is the farthest planet from the Sun





Reviews



Reviewer 1

"Mercury is the closest planet to the Sun"



Reviewer 2

"Neptune is the farthest planet from the Sun"



Reviewer 3

"Despite being red, is actually a cold place"





This Is a Map



Venus

It has a beautiful name and is the second planet

Neptune

Neptune is the fourth-largest planet by diameter

Jupiter

Jupiter is a gas giant and the largest planet

Our Team



Clever Charlene

Despite being red, Mars is actually a cold place full of iron oxide dust



Bright Barry

Saturn is a gas giant, composed mostly of hydrogen and helium



Sarah Doe

It's the fourth-largest planet by diameter in the Solar System



This Is the Slide Title!



Do you know what helps you make your point clear? Lists like this one:

- They're simple
- You can organize your ideas clearly
- You'll never forget to buy milk!

And the most important thing: the audience won't miss the point of your presentation

Activities

Pluto

Pluto is considered a dwarf planet since the year 2006

Mars

Despite being red, Mars is a cold place full of iron oxide dust

Neptune

It's the fourth-largest planet by diameter in the Solar System



333,000.00

Despite being red, Mars is actually a cold place

24h 37m 23s

Saturn is composed mostly of hydrogen and helium

386,000 km

It's the fourth-largest planet in the Solar System



Alternative Resources



Premium Alternative Resources



Fonts & colors used

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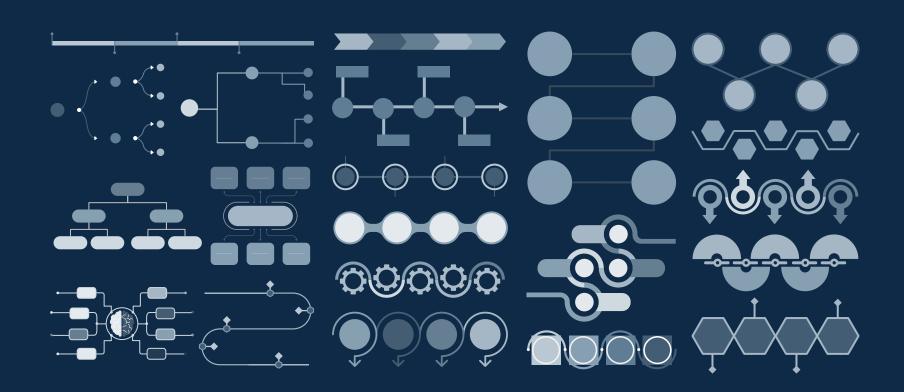
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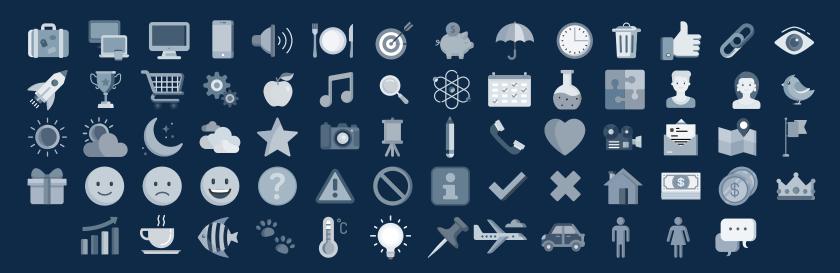




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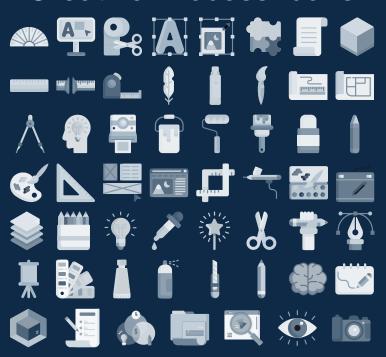
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