

# Unlock

all the benefits of your NEA membership.



**nea** Member  
Benefits

2015-2016



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# Build

a better life with NEA Member Benefits.

**Start with your personal life.** Turn to us for valuable discounts on everything from cars and clothes, to electronics and insurance—along with expert advice on the questions that matter most to you.

**Improve your professional life.** We'll provide the resources you need to excel today—and earn more tomorrow.

**Build a better family life, too.** We'll help you stretch your paycheck, so you can do more for the people you love. You can even share your benefits. Family members qualify for many of the same offers you do.

**We'll be your advocate.** We negotiate on behalf of America's educators to provide the recognition you've earned. We've given back more than \$10 million to NEA members like you. And we're on your side. We're proud of the partners we work with—but if you ever have a problem, we'll be there to help you navigate through it.

**Browse through this booklet to review your benefits.** Then put them to work at [neamb.com/learnmore](https://neamb.com/learnmore). You'll find all the details, along with new benefits that are frequently added. If you have questions, don't hesitate to call 1-800-637-4636.





FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

# Bank

on great rates and cash rewards.

NEA members like you have earned **\$3,986,832** in cash rewards through the NEA Cash Rewards Card.

## NEA Member Benefits makes you feel right at home.

Buy a new home through the NEA Home Financing Program ..... **Count on exceptional service**

Insure it through the NEA Auto & Home Insurance Program .... **Skip payments during summer break**

Furnish it through NEA Click & Save ..... **Earn WOWPoints you can redeem like cash**

Pay for everything with the NEA Cash Rewards Card ..... **Earn 1% cash back<sup>1</sup>**

Tell all your friends with NEA Wireless ..... **Save 15% on monthly cell phone service**



### Credit

► **NEA® Cash Rewards Card** Earn 1% cash back on purchases everywhere, every time. Earn 2% at grocery stores and 3% on gas for the first \$1,500 in combined purchases in these categories each quarter<sup>1</sup>: [neamb.com/cashrewards](http://neamb.com/cashrewards)

► **NEA® Credit Card with Rewards** Earn 1 point for every \$1 spent on purchases. Redeem points for cash, gift cards or travel rewards<sup>1</sup>: [neamb.com/rewards](http://neamb.com/rewards)

► **NEA® Accelerated Rewards® American Express® Card** Earn rewards 25% faster than our standard card, and get special offers from participating merchants<sup>1</sup>: [neamb.com/amex](http://neamb.com/amex)

► **NEA RateSmart® Card** Save on interest charges with our lowest-rate card<sup>1</sup>: [neamb.com/ratesmart](http://neamb.com/ratesmart)

### Prepaid

► **NEA® Visa® Prepaid Card** Add money to your card account, then use it every day to shop online or pay bills (fees may apply). You can even set a budget and track

your monthly spending. No credit check<sup>2</sup> or minimum balance is required.<sup>3</sup> [neamb.com/prepaid](http://neamb.com/prepaid)

### Savings

► **NEA® Savings Program** Get more for your money through our high-performing savings products which include:

- NEA® Certificate of Deposit
- NEA® IRA Certificate of Deposit
- NEA® Money Market Account
- NEA® Online Savings Account

Receive a \$20 member bonus<sup>4</sup> for each new account type you open each year (excludes IRAs). Deposit products offered by Discover, Member FDIC: [neamb.com/savings](http://neamb.com/savings)

### Loans

► **NEA Personal Loan®** Discover an easier way to pay off higher-interest debt. Members meeting credit criteria can take advantage of low, competitive rates and no balance transfer fees to consolidate debt into one simple-to-manage loan: [neamb.com/personalloan](http://neamb.com/personalloan)

► **NEA® Smart Option Student Loan® by Sallie Mae®** Borrow up to 100% of college tuition, room, board and other costs. Defer payments until after graduation, and lower your rate by a quarter point when you make 12 consecutive on-time payments<sup>5</sup>: [neamb.com/studentloan](http://neamb.com/studentloan)

► **NEA Home Financing Program®** Count on exceptional service, a choice of loan options, and competitive rates and fees on purchase and refinance mortgages, home equity loans, and lines of credit. Receive a \$500 My Mortgage Gift™ award when you close your purchase or refinance a loan<sup>6</sup>: [neamb.com/hf](http://neamb.com/hf)

### Retirement

► **Online Retirement Planning Center** Find timely tips and tools, whether you're just starting a career, already retired, or somewhere in between. The center also offers access to a specialized Retirement Income Calculator that provides details on

your state pension plan and tells you if you're saving enough. Plus, you get *Kiplinger's Retirement Report* free every month: [neamb.com/retire](http://neamb.com/retire)

► **NEA® Retirement Program** We offer a full suite of products to help manage your retirement savings and income needs throughout every stage of your life: [neamb.com](http://neamb.com)

Subscribe to our newsletter, featuring the latest tips on a comfortable and happy retirement at [neamb.com/newsletters](http://neamb.com/newsletters)



FINANCE



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DISCOUNTS



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# Prepare

for whatever life brings.



Hear what members like you have to say about the importance of NEA Members Insurance Trust® products. Go to [neamb.com](http://neamb.com)

## NEA Member Benefits helps you protect your loved ones.

- Protect them affordably with NEA AD&D Insurance ..... Coverage for your entire family at the same group rates
- Protect them from life's worst tragedies ..... Choose between NEA Group or Level Premium Term Life Insurance
- Protect your property and vehicles for less with a ..... Members save an average of \$443 per year multi-policy discount through NEA Auto & Home Insurance.
- Ensure uninterrupted financial security ..... Receive a monthly disability benefit when you're too hurt or sick to work with the NEA Income Protection Plan.
- Protect your best friend with NEA Pet Insurance ..... Plans cover high-cost emergency visits



### Life Insurance

- ▶ The NEA Members Insurance Trust<sup>7</sup> can help members choose the life insurance coverage that's right for them, with informative articles, tools, and guides: [neamb.com](http://neamb.com)
- NEA<sup>®</sup> Accidental Death & Dismemberment Insurance
- NEA<sup>®</sup> Complimentary Life Insurance
- NEA<sup>®</sup> Group Term Life Insurance
- NEA<sup>®</sup> Guaranteed Issue Life Insurance
- NEA<sup>®</sup> Introductory Term Life Insurance
- NEA<sup>®</sup> Level Premium Term Life Insurance

### Health Insurance

- ▶ NEA<sup>®</sup> Hospital Income Insurance Plan pays cash directly to you, to help with extra expenses: [neamb.com/hospitalcare](http://neamb.com/hospitalcare)
- ▶ NEA<sup>®</sup> Long-Term Care Insurance offers member-only rates to help cover nursing home care, caregivers at home, and more: [neamb.com/ltc](http://neamb.com/ltc)
- ▶ NEA<sup>®</sup> Dental & Vision Insurance Plans offer affordable access to comprehensive dental and vision care, your choice of providers, plus hassle-free benefits: [neamb.com/dentalvision](http://neamb.com/dentalvision)
- ▶ The NEA Income Protection<sup>®</sup> Plan pays you a monthly disability benefit when you're

unable to work due to a covered illness or injury: [neamb.com/incomeprotect](http://neamb.com/incomeprotect)

- ▶ The NEA<sup>®</sup> Retiree Health Program<sup>7,8</sup> provides nationwide coverage to help fill Medicare's gaps. With several plan options available and no provider lists, you get the freedom to choose your own doctor. Plus, low group-premium rates mean you could get more coverage for less: [neamb.com](http://neamb.com)
- ▶ The NEA<sup>®</sup> Group Part D Program<sup>7,8,9</sup> helps manage the costs of a wide variety of prescription drugs. Two plan options offer more coverage for generic drugs than most standard plans at over 68,000 participating retail pharmacies nationwide. There's also first-dollar coverage and copays as low as \$1: [neapartd.com](http://neapartd.com)

### NEA<sup>®</sup> Group Hospital Indemnity Insurance Plan

### Pet Insurance

- ▶ NEA<sup>®</sup> Pet Insurance covers accidents and illnesses with plans starting under \$1 a day. Emergency visits, prescriptions, lab tests, exams, cancer care, hospitalization, surgery, X-rays and more are typically covered: [neamb.com/pet](http://neamb.com/pet)

### Property & Casualty Insurance

- ▶ NEA<sup>®</sup> Auto & Home Insurance helps drivers save an average of \$443 a year, plus homeowners get extra coverage designed just for educators: [neamb.com/autohome](http://neamb.com/autohome)

### Find a variety of helpful insurance insights.

Go to [neamb.com](http://neamb.com) to access our comprehensive library of articles. While you're there, you'll get smart advice that won't just help you save, but can also help you stay healthy:

- ▶ 12 Ways to Save on Your Homeowner's Insurance
- ▶ Life Insurance Basics
- ▶ NEA Member Guide to Long-Term Care Planning
- ▶ The #1 Way Educators Can Stay Healthy This Winter

- ▶ NEA also offers coverage for floods, earthquakes, mobile homes, condo/renters insurance, personal umbrella, recreational needs, and auto insurance for antique and classic cars, motorcycles, recreation vehicles, boats and snowmobiles: [neamb.com/homeandauto](http://neamb.com/homeandauto) & [neamb.com/specialtyinsurance](http://neamb.com/specialtyinsurance)

Help keep your family safe at [neamb.com/learnmore](http://neamb.com/learnmore)



FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

# Maximize every dollar you spend.

*"I love how being part of my union, I can save a lot of money (and time) by using the member benefits!"*

— Lynette Teller  
Michigan

## NEA Member Benefits keeps you on the move.

**Buy a new car** at the NEA Auto Buying Program price ..... **Save \$3,221 off MSRP**

**Insure** it through the NEA Auto & Home Insurance Program ..... **Save \$443 a year**

**Buy gas** with the NEA Cash Rewards Card ..... **Earn 3% cash back<sup>1</sup>**

**Shop for everything from seat covers to new tires** ..... **Choose from thousands of special offers with NEA Click & Save.**

**Take a road trip** and stay at a Red Roof Inn ..... **Save 20%**



Before you buy anything, see what these member-only programs can do for you:

▶ **Costco® Membership** Discounts for new memberships; additional savings for existing Costco members: [neamb.com/costco](http://neamb.com/costco)

▶ **H&R Block** Save on tax preparation services, software and online programs (available from January 1 through April 15): [neamb.com/hrblock](http://neamb.com/hrblock)

▶ **NEA® Auto Buying Program** Guaranteed savings on new cars and special used car discounts put you in the driver's seat at certified dealers nationwide. Members have seen average savings of \$3,221 off MSRP: [neamb.com/autobuying](http://neamb.com/autobuying)

▶ **NEA Click & Save®** Save a bundle at your favorite online stores, including Macy's, The Home Depot, Best Buy and Toys "R" Us. Save big at local merchants and restaurants, too. Shop for everything from clothing and electronics to pet food, vacations and jewelry. Earn WOWPoints at thousands of merchants and redeem them just like cash: [neamb.com/clickandsave](http://neamb.com/clickandsave)

▶ **NEA® Heating Oil Program** Save 15¢ to 25¢ per gallon, get \$50 of FREE heating oil and enjoy a FREE or discounted service contract (in select areas): [neamb.com/heatingoil](http://neamb.com/heatingoil)

▶ **NEA® Identity Theft Protection Program powered by LifeLock** Help protect your identity in an always-connected world with LifeLock® identity theft protection. For more information, or to enroll with member discount, use code NEA15MEMBERS at [neamb.com/idtheft](http://neamb.com/idtheft)

▶ **NEA Magazine Service®** Choose from more than 900 titles, covering news, sports, fitness, entertainment, hobbies, family and education. Save up to 85% off newsstand prices: [neamb.com/magazine](http://neamb.com/magazine)

▶ **NEA Propane Discount Program®** NEA members and their families can save on the cost of propane.

▶ **NEA® Vehicle Protection Program** Save \$100 on extended vehicle service contracts from CARCHEX®—a provider of competitively priced extended warranties trusted by industry experts: [neamb.com/vpp](http://neamb.com/vpp)

### Get more value from your money.

Visit [neamb.com](http://neamb.com) to find out how.

Browse through a collection of online articles designed to help you get the most from your money. Here's a quick sample of what you'll find:

- ▶ 10 Everyday Discounts You're Missing Out On
- ▶ 6 Ways to Dine Out on a Dime
- ▶ How to Cut Your Grocery Bill in Half
- ▶ Are You Missing Out on These Educator Tax Deductions?
- ▶ How to Save Hundreds on Your Next Vacation

▶ **NEA® Wireless Program** Save 15% on monthly AT&T cell phone service: [neamb.com/wireless](http://neamb.com/wireless)

**Make your money go further at [neamb.com/learnmore](http://neamb.com/learnmore)**



FINANCE



INSURANCE



DISCOUNTS



TRAVEL



PROFESSIONAL

# Embark

on an affordable getaway.

*"My husband and I are planning a trip to D.C. I will be using the NEA Member Benefits program. I love saving money and getting great deals."*

*– M. Paula Higgins  
Massachusetts*

## NEA Member Benefits takes you away.

**Book a week at Walt Disney World\*** ..... **Get great deals on airfare, hotel rooms and theme park tickets**  
through NEA Click & Save.

**Collect double rewards** when you ..... **Earn WOWPoints with NEA Click & Save**  
use the NEA Cash Rewards Card. **+ earn 1% cash back with the NEA Cash Rewards Card<sup>1</sup>**

**Drive to the beach** for a refreshing getaway ..... **Save up to 25% on a choice of car rentals**

**Catch up on Good Housekeeping and Kiplinger** while your kids build sand castles. .... **Save up to 85% through the NEA Magazine Service**

**Stay at a Red Roof Inn** for less and buy ..... **Save 20%**  
a great dinner with the extra money.



Make **NEA Click & Save** your first stop. It's our most popular discount program, with four different ways to save on travel: [neamb.com/clickandsave](http://neamb.com/clickandsave)

- ▶ **Browse through exclusive offers from airlines, hotel chains, cruise lines and resorts.** New deals are constantly being added, so if you don't like Monday's choices, come back Tuesday afternoon.
- ▶ **Get specially discounted tickets** to Florida theme parks, Broadway shows and all kinds of attractions.

- ▶ **Book virtually any flight or hotel room** to complete your itinerary. You'll get the same great deals offered on the most popular sites.
- ▶ **Earn WOWPoints with most travel dollars you spend.** Like a second helping of savings, these exclusive rewards make all the difference. Combine them with WOWPoints you earn through everyday shopping on NEA Click & Save, then redeem them like cash at thousands of merchants. Use them on your next trip—or buy anything from new clothes to a new computer!

**Get VIP savings** when you book directly with car rental companies and motel chains:

- ▶ **Hertz\*** Save up to 25%, plus enjoy exclusive NEA member benefits, like no additional driver fee, when you rent from Hertz. For more information: [neamb.com/hertz](http://neamb.com/hertz)
- ▶ **Alamo Rent A Car\*** Save more so you can see more. Get a member discount on low prices, take advantage of online check-in and get to the fun—faster: [neamb.com/alamo](http://neamb.com/alamo)

- ▶ **Dollar Rent A Car\*** Save every time you rent with Dollar Rent A Car! Take advantage of your NEA member discount and make sure to reference the discount code when you reserve your rental: [neamb.com/dollar](http://neamb.com/dollar)
- ▶ **Enterprise Rent-A-Car\*** Exceptional customer service and the savings to match. Receive your member discount on everyday low rates. Plus, We'll Pick You Up®: [neamb.com/enterprise](http://neamb.com/enterprise)
- ▶ **National Car Rental\*** Go Like a Pro and save up to 25% on your rental. Get your member discount and additional coupons to save even more: [neamb.com/national](http://neamb.com/national)

- ▶ **Red Roof Inn** Save 20% at any of 360 locations, in 39 states from coast to coast. Enjoy free WiFi in all rooms at these pet-friendly hotels: [neamb.com/redroof](http://neamb.com/redroof)
- ▶ **Trafalgar:** NEA members and their traveling companions receive an additional 10% savings on a choice of 230 guided vacations to Europe, North and South America, Asia, Australia and New Zealand in a variety of trip styles: [neamb.com/trafalgar](http://neamb.com/trafalgar)

- ▶ **G Adventures:** Explore all seven continents on land or by sea, with an experiential, small-group travel company offering the world's greatest adventures. NEA members and up to three travel companions can receive a 15% NEA discount off their next trip OR any other single G Adventures offer, whichever is greater: [neamb.com/gadventures](http://neamb.com/gadventures)
- ▶ **New NEA Travel** opportunities and special promotions are being added all the time. Check [neamb.com/travel](http://neamb.com/travel) for exciting travel offers.

*Subscribe for the latest in travel tips at [neamb.com/travel](http://neamb.com/travel)*



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DISCOUNTS



TRAVEL



PROFESSIONAL

# Achieve

your professional goals.



The NEA Academy can fast-forward your career. See how at [neaacademy.org](http://neaacademy.org)



## NEA Member Benefits helps you excel as an educator.

**Borrow up to 100% of college costs** with an NEA Student Loan. **0.25% NEA rate reduction**

**Inspire your teaching with 400,000+ fresh ideas** Search peer-reviewed lesson plans at *Lesson Planet*. **Save 20% on your membership fee**

**Earn graduate credit and degrees from Northcentral University, Robert Morris University, Southeast Missouri State University and Western Governors University.** **Receive a 5% to 15% discount on all courses through the NEA Academy website**

**Complete an advanced degree** or earn additional credits through the *NEA Academy*. **Special savings for members**

**Join with other educators** to help develop and implement strategies to help make every student a success. **NEA Professional Practice Communities**



We understand your commitment to your students and your profession. We know how much you invest every day. That's why we're so proud to give back to you.

### Save on these resources:

► The **NEA Academy Degree & Continuing Education Program** is a leader in online learning and career development. Take advantage of hundreds of online courses for your professional learning needs through the NEA Academy: [neaacademy.org](http://neaacademy.org)

► **Learning Bridges** Members receive 25% off online courses and instant access to teaching resources offered through Learning Bridges, an NEA Academy partner. Check out the Teacher Support Tool and other peer-reviewed education options: [neaacademy.org/learningbridges](http://neaacademy.org/learningbridges)

► **School Library Journal** Save 47.5% on the world's most-renowned reviewer of children's and young adult curriculum, books, audio, video, and technology resources. Additionally, NEA members will receive access to the digital version of SLJ: [neamb.com/slj](http://neamb.com/slj)

► **Corwin** Save 25% off the regular price of all Corwin books. Teachers can also benefit from the innovative Read 2 Earn program: [neamb.com/corwin](http://neamb.com/corwin)

### Take advantage of no-cost resources:

► **Teachers-Teachers.com** Browse thousands of school jobs, post a résumé and apply online: [neamb.com/teachingjobs](http://neamb.com/teachingjobs)

► **Works4Me E-Newsletter** Get peer-sourced classroom tips delivered right to your inbox when you subscribe at [neamb.com/works4me](http://neamb.com/works4me)

► **NEA Professional Practice Communities** NEA's community and social networking system, featuring group discussions on topics like classroom tips, school reform and community engagement: [gpsnetwork.org](http://gpsnetwork.org)

### We're here for you throughout your career.

Seeking ways to always improve as an educator is important to you—and we know it. Visit [neamb.com](http://neamb.com) to search for great articles packed with the advice you can use to help you get there.

- *5 Tips for an Effective Back to School Night*
- *Interactive Whiteboards Enhance Classroom Instruction*
- *Sample Interview Questions and Answers*
- *5 Ways to Stress Less About Recertification*

For benefits that work as hard as you do, go to [neamb.com/learnmore](http://neamb.com/learnmore)

# Unite

with 3 million educators like you.



The NEA unites educators from Maine to California in America's largest organization of professional employees. Dedicated to protecting your rights and improving public education, the NEA puts powerful resources at your disposal—in addition to services you receive through NEA Member Benefits. These resources include:

- ▶ **Educators Employment Liability (EEL) Program**  
The NEA provides up to \$1,000,000 of no-cost coverage to shield you from liability for most job-related incidents: [nea.org/home/18811.htm](http://nea.org/home/18811.htm)
- ▶ **Attorney Referral Program (ARP)** Participating law firms in 39 states and the District of Columbia offer a member discount for personal legal matters.

Go to [nea.org](http://nea.org)  
to learn more about NEA services.



# Stay

in the know.



STAY IN THE KNOW

We've gathered the 7 simplest ways to keep on top of your benefits—because the more you know, the more valuable your benefits will be. [neamb.com/learnmore](http://neamb.com/learnmore) is the place to start.

- 1 Unlock inside information**, secret savings codes and private booking sites—in 2 minutes flat. Register for your benefits, then save your user ID and password here (your user ID is your email address):  
  
User ID: \_\_\_\_\_  
  
Password: \_\_\_\_\_
- 2 Subscribe to our NEAchieve!, NEA Retirement and NEA Travel newsletters** at [neamb.com/newsletters](http://neamb.com/newsletters)
- 3 Share your interests when you subscribe**, and we'll customize NEAchieve! to suit them. Get offers and insights to help you reach your goals—whether you're planning a career move, a family or a summer vacation.
- 4 Sign up for NEA Click & Save email alerts**, for advance notice of special offers that interest you:  
[neamb.com/clickandsave](http://neamb.com/clickandsave)
- 5 Join the discussion on Twitter and Facebook**. Ask members for their opinions, or post a question for our specialists:  
  
Like us on Follow us on
- 6 Ask a Member Advocate for help**. Whether you're looking for an insurance plan or a credit card, call 1-800-637-4636.
- 7 Register a beneficiary for your NEA Members Insurance Trust\* coverage**. Make sure you know where your benefits are going: [neamb.com/complife](http://neamb.com/complife) or call 1-800-637-4636

Go to [neamb.com/learnmore](http://neamb.com/learnmore)

Visit

[neamb.com/learnmore](http://neamb.com/learnmore)

Call

1-800-637-4636

Email

[ask-us@neamb.com](mailto:ask-us@neamb.com)Like us on Follow us on 

NEA Member Benefits, 900 Clopper Road, Suite 300, Gaithersburg, MD 20878-1360

**No dues dollars are used to market NEA Member Benefits programs.** Some programs are not available in all states. NEA, NEA Academy, the NEA Academy logo and “Online Learning For Your Life” are either registered services marks or services marks of NEA’s Member Benefits Corporation.

(1) For information about the rates, fees, other costs and benefits associated with the use of this credit card, go to [neamb.com/cashrewards](http://neamb.com/cashrewards). The 2% cash back on grocery store purchases and 3% cash back on gas purchases apply to the first \$1,500 in combined grocery store and gas purchases each quarter. After that, the base 1% earn rate applies to those purchases. American Express is a federally registered service mark of American Express, and is used by the issuer pursuant to a license. Accelerated Rewards is a registered trademark of Bank of America Corporation. These credit card programs are issued and administered by Bank of America, N.A. (2) Subject to ID verification. (3) The NEA Visa Prepaid Card is issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. NetSpend, a TSYS® Company, is a registered agent of MetaBank. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to funds availability and ID verification. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details. TSYS and NetSpend are federally registered U.S. service marks of Total System Services, Inc. All rights reserved. (4) To qualify for the \$20 bonus offer, the applicant must: (i) be an Eligible NEA Member (an individual who is an NEA member as of the account application date, or any of the following individuals who is related to such an NEA member as of the account application date: parent, spouse, domestic partner, son, daughter, parent of the spouse/ domestic partner), and (ii) open either an NEA CD or NEA Money Market Account through Discover Bank with an initial minimum deposit of \$2,500 or an NEA Online Savings Account through Discover Bank with an initial minimum deposit of \$500. NEA affiliation subject to verification. Offer limited to one per Eligible NEA Member, per product, per calendar year. NEA IRA CDs are not eligible for this offer. Bonus will be awarded via account credit within 60 days following the end of the month in which the account is funded and will be reported on IRS Form 1099-INT. Account must be open at time of account credit. Offer may be withdrawn or modified at any time without notice. Discover Bank, Member FDIC. (5) When payments are deferred, unpaid interest will capitalize. The special NEA On-Time Payment 0.25% interest rate reduction applies only after you make the initial 12 consecutive scheduled payments on or before their due dates as shown on your billing statements, and only prospectively. If you miss or are late with any of the initial 12 payments, the benefit will not be earned. If you earn the benefit, then miss any payment, the benefit will be suspended until after you make three consecutive on-time scheduled payments. The benefit is suspended during periods of forbearance and deferment. (6) The NEA Home Financing Program has been developed for NEA members and their families only. (Parents, spouse or domestic partner, and children are eligible family members.) If you are a servicemember on active duty, prior to seeking a refinance of your existing mortgage loan, please consult with your legal advisor regarding the loss of any benefits you are entitled to under the Servicemember Civil Relief Act or applicable state law. Eligible individuals can receive the Wells Fargo My Mortgage Gift™ promotion approximately 6 weeks after closing on a new purchase or refinance loan secured by a first mortgage or deed of trust with Wells Fargo Home Mortgage, subject to qualification, approval and closing, when identifying themselves as eligible. The My Mortgage Gift™ promotion is not available with any Wells Fargo Three-Step Refinance SYSTEM® program, The Relocation Mortgage Program™ or the Wells Fargo Team Member Mortgage Program. Only one award permitted per new loan. This promotion cannot be combined with any other promotion, discount or rebate. This promotion is void where prohibited, transferable, and subject to change or cancellation with no prior notice. Gifts may constitute taxable income. Federal, state and local taxes, and any use of the gift not otherwise specified in the Terms and Conditions provided at receipt of gift are the sole responsibility of the My Mortgage Gift™ recipient. Please see Terms and Conditions document for more information. Information is accurate as of date of printing and subject to change without notice. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A. ©2015 Wells Fargo Bank, N.A. All rights reserved. NMLSR ID 399801 (7) Provided by the NEA Members Insurance Trust. (8) Your rate depends on your particular circumstances; not all members will save. (9) 30-day supply at retail pharmacies with preferred cost sharing, plans may vary by state.