



**Educators  
Choice**

Financial Guidance & Planning



Powered by  
**Suncoast**  
Credit Union

# Suncoast Supports *the* **EDUCATION COMMUNITY**

Founded by teachers, we understand the unique needs of people who work in the education community, and we provide products and services to help you throughout each stage of your life, such as:



## **EDUCATORS CHOICE®**

Exclusive financial guidance and planning program for FEA members and local union affiliates. [educatorschoice.com](http://educatorschoice.com)

## **SUNCOAST 403B ACCOUNT**

Supplemental retirement plan that can bring you closer to realizing your retirement goals with personalized guidance and lower fees. [suncoastcreditunion.com/beesmart](http://suncoastcreditunion.com/beesmart)

## **SUNCOAST COMMUNITY HEROES MORTGAGE**

Helps everyday heroes, like educators, achieve their home ownership dreams with great mortgage options. [suncoastcreditunion.com/heroes](http://suncoastcreditunion.com/heroes)

## **SUMMER SKIP PROGRAM**

Designed to accommodate Suncoast members who aren't paid during summer breaks from school - loan payments are deferred during July and August.

## **LOW INTEREST PERSONAL LOANS**

Get funds to pay for whatever life throws your way, like moving expenses.

## **SUNCOAST CREDIT UNION FOUNDATION**

Supports the community through scholarships, education initiatives as well as health, emotional well-being and financial literacy programs.

Membership required to access products and services. Loan products may be subject to term and credit qualifications. Other terms and conditions may apply. Visit [suncoastcreditunion.com](http://suncoastcreditunion.com) or a Suncoast Credit Union Service Center for details.

Educators Choice is a Registered Service Mark, United States Patent and Trademark Office.







# Educators Choice




Financial Guidance & Planning

Powered by  Suncoast Credit Union

## EMPOWERING TODAY'S EDUCATION COMMUNITY

TO ACHIEVE FINANCIAL WELLNESS

**Educators Choice is a financial wellness program exclusively for FEA members.**

-  **\$ 100 cash reward<sup>1</sup>** with fee-free checking account<sup>2</sup> set up with direct deposit.
-  **Access to exclusive financial wellness events and resources.**
-  **Personalized and customized** support with convenient access to open a membership, take advantage of Suncoast products and services, and more!

People who work in the education industry spend their careers creating a positive future for students. At Suncoast, we're here to create a positive financial future for you! Through **Educators Choice**, FEA members can gain access to tools, resources, and guidance that help them live their best financial lives.



## READY TO LEARN MORE?



**Maggie Duke**

**(727) 922-5004**

**Maggie.Duke@suncoastcreditunion.com**



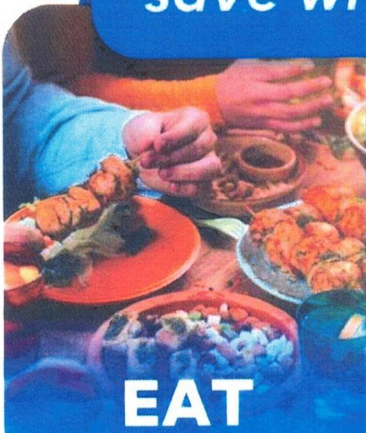
<sup>1</sup>To qualify for the \$100 reward, the participant must be over the age of 18, open a new membership and checking account, and complete qualifying ACH Direct Deposits of \$1500 or more within 90 days of account opening. Your direct deposit needs to be a recurring electronic deposit of your paycheck, pension, or government benefit (such as SSI) from your employer or the government. The reward will be deposited directly into the new member's checking account within 60 days of meeting the offer requirements. Incentive may not be combined with any other offers. Minimum deposit required for membership of \$5.00. Minimum credit or risk score may be required to qualify for services. Incentive deposit of \$100, may qualify as taxable income and a 1099INT form will be issued reporting the value of this offer. Consult your tax advisor with any questions. Offer redeemable only for new membership accounts opened as part of the Suncoast Credit Union Educators Choice program. Offer subject to change.

<sup>2</sup>Please note that should you overdraw your account, there is a fee for insufficient funds that are both Paid Non-sufficient Funds (NSF) and/or Check/ACH debit return unpaid items. See Fee Schedule at [suncoastcreditunion.com](http://suncoastcreditunion.com) for details. Free ATM access is through the CO-OP ATM network.





save where you...



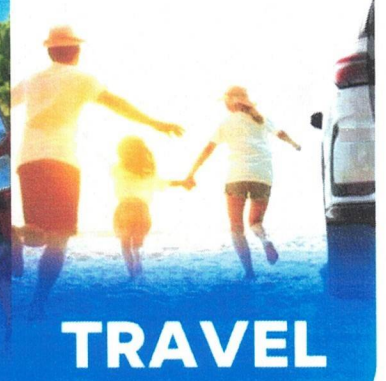
**EAT**



**SHOP**



**PLAY**



**TRAVEL**

### Sign Up or Sign In to Get FEA Members-Only Deals

Save up to **50%** with our private discount network at over 850,000 locations where you live, work, and travel.



Up to 50% off hotels at over 850K properties worldwide



Discounts at your favorite local spots and national brands on food, shopping, movies, and more



Deals on car rentals, flights, and destination activities



Discounted tickets to major theme parks like Disney, Universal, Busch Gardens, Sesame Place, and more

### How to Start Saving

#### MOBILE:

- 1 Download the MyDeals mobile app.
- 2 Use your email address and FEA Access to Savings password to get started! (You may be promoted to enter "FEA Access to Savings" as your Organization Name.)
- 3 Show your phone to save.



#### WEB:

Have your membership number ready.

- 1 Visit FEAweb.org
- 2 Sign in with your username and password. *Don't have a login? Sign up today.*
- 3 Click "Enter" and start saving!



Visit [FEAweb.org](http://FEAweb.org) to start saving today!



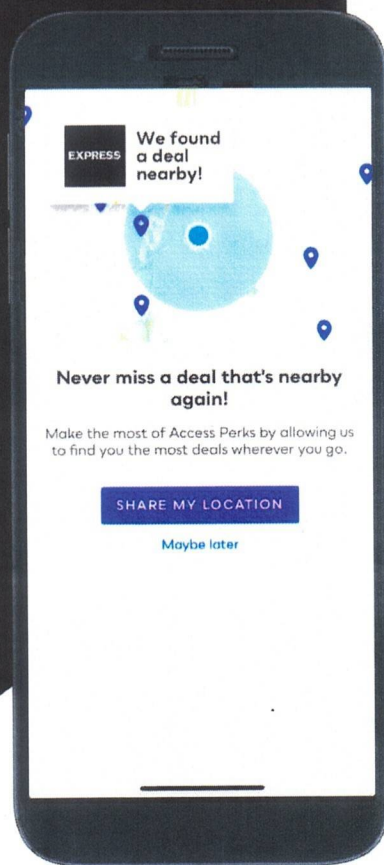
# Meet Your My Deals Mobile® App!

**Making saving effortless.**

Hand-delivered discounts from all the brands you love.

**Never miss out on savings again!**

Get notified when you're close to a deal, find local discounts in seconds, and enjoy instant access to thousands of savings where you live, work, and travel.\*



## GPS Search

Intuitive mapping tool that makes finding what you need fast and effortless.

## Nearby Deal Alerts

When you're in close proximity to a deal, you'll get a notification.

## Unbeatable Travel Discounts

Up to 50% off hotels, car rentals, flights and things to do wherever you go.

## Local Deals

Up to 50% off at restaurants, retailers, auto shops, movie theaters and more nearby.

"I love saving money, so this app is perfect for me. The hotel discounts are great!"

- Quita B.

"I like that it is conveniently on my phone, and I don't have to clip paper coupons anymore."

- Megan K.

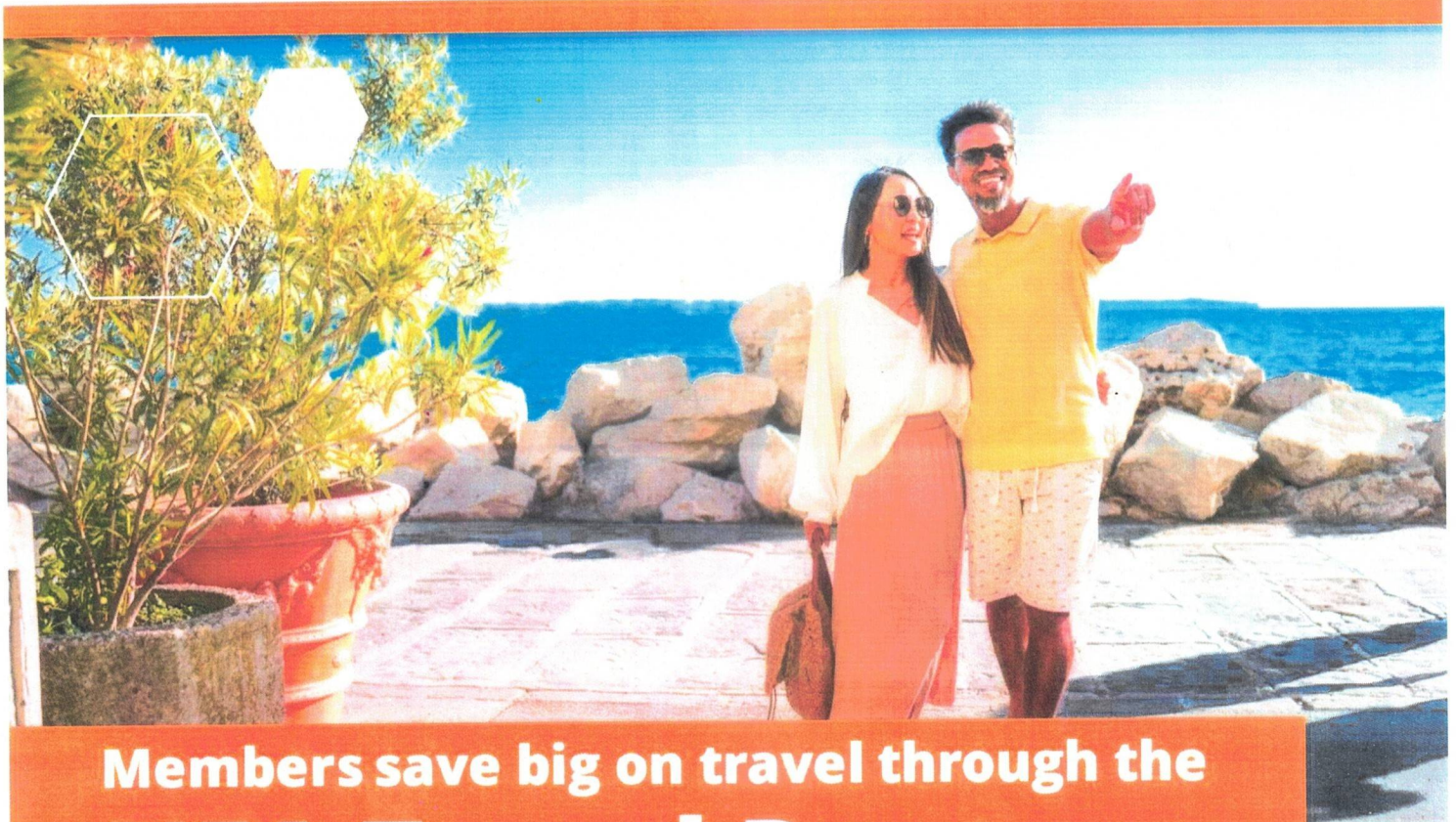
"It's nice to have a little discount on the things I buy and do regularly without needing coupons or other memberships."

- Sarah G.



\*Offers vary by area and participation may be subject to change.





## Members save big on travel through the **NEA Travel Program**

- ✓ **Save up to 60%** on your hotel, resort, cruise, car and tour reservations when you book through the NEA Travel Program
- ✓ Earn **\$500 Travel Dollars** when you enroll in the program
- ✓ View Travel Dollar balance **at any time**



**Save on Travel**  
[neamb.com/TravelNow](https://neamb.com/TravelNow)





# Make the most of your new **MEMBERSHIP!**

Find out how NEA Member Benefits can help you:

- Reduce student debt
- Save on travel and everyday items
- Get insurance that fits your schedule
- Sign up for free life insurance
- Plan ahead for retirement

And so much more!

**nea** *Member  
Benefits*

Scan below  
to learn more







## Get More Out of Membership

ACCESS YOUR BENEFITS  
KNOW YOUR BENEFITS  
USE YOUR BENEFITS



Register on  
[neamb.com/  
account/registration](https://neamb.com/account/registration)



Update  
your NEA®  
Complimentary  
Life Insurance

Name a beneficiary<sup>3</sup>  
[neamb.com/products/nea-  
complimentary-life-insurance](https://neamb.com/products/nea-complimentary-life-insurance)



Apply for the NEA®  
Customized Cash  
Rewards Card<sup>2</sup>

Learn more  
[neamb.com/products/nea-  
cash-rewards](https://neamb.com/products/nea-cash-rewards)

## FINANCIAL WELLNESS

### Helping You Achieve Your Financial Goals

Carefully selected financial benefits designed to help members reduce debt, plan for big expenses, and get more cash back.

#### CREDIT CARDS

- NEA® Customized Cash Rewards Credit Card<sup>2</sup>
- NEA RateSmart® Card<sup>2</sup>

#### STUDENT LOAN DEBT

NEA Student Debt Navigator powered by Savi saves participating members an average of \$2,000 annually

#### PAYING FOR COLLEGE

Undergraduate, graduate, and parent loans *in partnership with College Ave*

#### LOANS

Consolidate debt with low, competitive rates<sup>1</sup>

## INSURANCE PROTECTION

### Protect the Life You've Built

From complimentary coverage, to policies that offer member-exclusive, historically low group rates – your membership truly allows you to protect the life you've built for less.

#### LIFE INSURANCE

- Update your NEA® Complimentary coverage by naming a beneficiary
- Choose from a range of quality life insurance plans, all at member-only group rates<sup>3</sup>

#### AUTO & HOME INSURANCE

- Plans designed for educators

#### DISABILITY INCOME INSURANCE

- Up to two-thirds of your income
- Short- and long-term disability plans<sup>9</sup>

#### RETIREE INSURANCE

- Supplement to Medicare program<sup>6,7</sup>
- Dental and Vision<sup>5</sup>
- Hospital, Disability, and Long-Term Care<sup>4,9</sup>

## EVERYDAY SAVINGS

### Discounts That Make Your Money Go Further

Life expenses can add up – let our discount programs save you more on the things you want and need!

#### DISCOUNT PROGRAMS

- NEA Discount Marketplace – Get discounts with 3,500+ brands and retailers
- NEA Discount Ticket Program – Get up to 40% off ticket prices
- Get a free, up to 12-month subscription to Sanvello, a self care app
- AT&T and Costco
- NEA® Auto Buying Program – Buy and sell your next car with confidence and ease
- NEA Magazine Service – Save up to 85% on more than 800 magazine titles

## RETIREMENT PLANNING

### A Retirement Program Designed for All Educators

Whatever your investment style, the NEA Retirement Program can support you.

#### SELF-GUIDED PLANNING

- An intuitive, digital platform with educational videos and resources
- Enroll digitally in 20 minutes or less
- 24/7 access to your account (online/app)

#### PROFESSIONAL PLANNING

Access to personalized planning and support with an NEA Retirement Specialist who walks you through the entire process

## TRAVEL DISCOUNTS

### More Ways to Make Your Travel Budget Go Further

Use the NEA Travel Program to book hotels, car rentals, airfare, resorts, guided tours, and cruises at amazing, low prices.

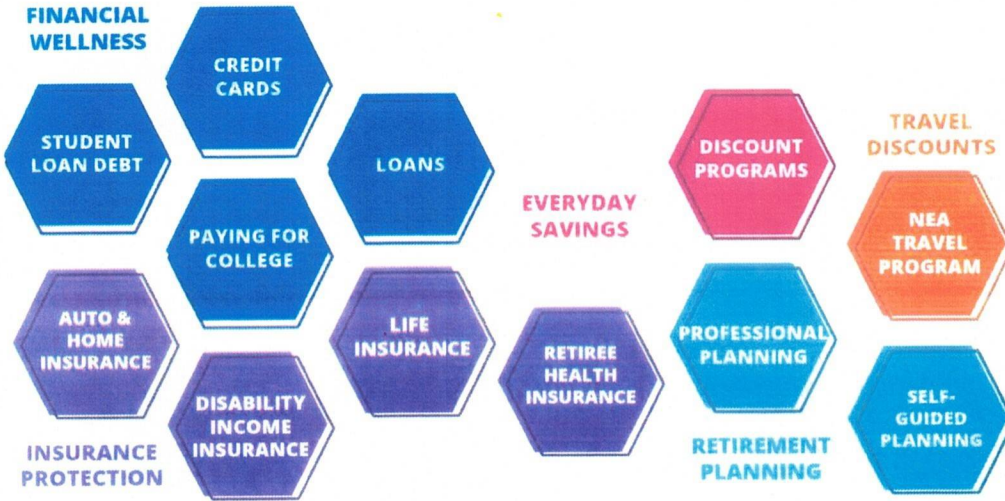
#### NEA TRAVEL PROGRAM

Get \$500 Travel Dollars<sup>8</sup> to use on domestic or international travels!





# We've curated a benefit portfolio designed to support members through every stage & phase of life...



## ...and we're here to help with tools & resources

### CALCULATOR TOOLS:

**Financial Wellness:**  
[Debt Consolidation Calculator](#)

**Insurance Protection:**  
[How Much Life Insurance Do I Need?](#)

**Retirement Planning:**  
[NEA Retirement Income Calculator](#)

### QUIZZES:

**Financial Wellness:**  
[Are You Financially Fit?](#)

**Insurance Protection:**  
[What's The Right Coverage for Educators?](#)

**Retirement Planning:**  
[Test Your Retirement IQ](#)



Use the search bar on [neamb.com](http://neamb.com) to look up the tools and resources noted above.

For more resources, tips, articles, and tools, visit:  
[www.neamb.com/start](http://www.neamb.com/start)

Estos materiales también están disponibles en español. También puede hablar con un representante de servicios para miembros que hable español. Nuestros representantes están capacitados para responder en su idioma cualquier duda que tenga sobre los programas y servicios disponibles como miembro de la NEA.

No dues dollars are used to market NEA Member Benefits programs. Some programs are not available in all states. NEA, NEA Member Benefits, and the NEA Member Benefits logo are registered service marks of NEA Member Benefits.

<sup>1</sup>Applications and other important information may be available in English only. <sup>2</sup>For information about the rates, fees, other costs, and benefits associated with the use of these credit cards, please visit us online at <https://www.neamb.com/finance/credit-cards>. These credit card programs are issued and administered by Bank of America, N.A. <sup>3</sup>NEA Life Insurance coverages are issued by The Prudential Insurance Company of America, Newark, NJ, 1057233-00001-00. <sup>4</sup>LTCI Partners, LLC, (LTCI Partners) acts as an agent for select insurance companies to provide long-term care insurance under this program. The long-term care insurance policy describes coverages under the policy, exclusions and limitations, what you must do to keep your policy in force, and what would cause your policy to be discontinued. <sup>5</sup>NEA Dental and Vision Insurance Program is underwritten by Renaissance Life & Health Insurance Company of America, Indianapolis, IN, and in New York by Renaissance Life & Health Insurance Company of New York, Binghamton, NY. Both companies may be reached at PO Box 1596, Indianapolis, IN 46206. Dental and vision products may not be available in all states or jurisdictions. <sup>6</sup>Provided by the NEA Members Insurance Trust. <sup>7</sup>Your rate depends on your particular circumstances; not all members will save. <sup>8</sup>Travel Dollars not applicable to airfare. You will receive \$100 Travel Dollars once you complete the flight. <sup>9</sup>Insurance underwritten by American Fidelity Assurance Company.



**Lower your student debt** with the NEA Student Debt Navigator  
[neamb.com/products/nea-student-debt-navigator](http://neamb.com/products/nea-student-debt-navigator)



**Enroll in NEA Travel** to claim your \$500 Travel Dollars<sup>8</sup>  
[neamb.com/products/nea-travel-dollars](http://neamb.com/products/nea-travel-dollars)



**Never miss a discount, sign-up for the NEA Member Shopper's Guide**  
[neamb.com/landing-pages/sign-up-for-the-nea-member-shoppers-guide](http://neamb.com/landing-pages/sign-up-for-the-nea-member-shoppers-guide)



**Check out our newly enhanced Retirement Program**  
We have a retirement path for every educator  
[neamb.com/products/nea-retirement-program](http://neamb.com/products/nea-retirement-program)




**Stay connected, follow us on:**

**Facebook:**  
[@NEAMemberBenefits](https://www.facebook.com/NEAMemberBenefits)

**Twitter:**  
[@NEABenefits](https://twitter.com/NEABenefits)





# Get no-cost life insurance with **NEA<sup>®</sup> Complimentary Life Insurance**

- Members receive \$1,000 in trusted life insurance protection for their families at no cost
- This exclusive program for members is supported by the NEA Members Insurance Trust
- Name your beneficiary to update coverage

**Learn More**  
[neamb.com/CompLifeNow](https://neamb.com/CompLifeNow)







# START maximizing your membership

by visiting [neamb.com/start](https://neamb.com/start)

- ✓ Designate or update a beneficiary for your **NEA Complimentary Life Insurance**
- ✓ Claim **\$500 NEA Travel Dollars** to start saving on the cost of hotels, resorts, car rentals, cruises and tours booked through NEA Travel Program
- ✓ Discover student loan forgiveness programs through the **NEA Student Debt Navigator**
- ✓ Invest in yourself and your future with the **NEA Retirement Program**
- ✓ Save with member exclusive cash back deals and discounts from more than 3,500 stores through the **NEA Discount Marketplace**
- ✓ Access members-only tickets to concerts, amusement parks, sports events, movies and more with the **NEA Discount Ticket Program**



**START Today**  
[neamb.com/Start](https://neamb.com/Start)





ES NUESTRO INTERÉS  
PARA PROTEGER  
A LOS NUESTROS

La protección laboral está a una llamada de distancia



- ★ Protección laboral
- ★ 100% confidencial
- ★ Profesionales dedicados
- ★ Defensa de DUI

- ★ Planes de tratamiento personalizados
- ★ Adicción a drogas ilícitas y recetadas, dependencia del alcohol y salud conductual

LÍNEA DE VIDA 24/7

855.215.2023

[unionfirst.net](http://unionfirst.net)



## Group Accidental Death & Dismemberment Insurance

### \$5,000 Coverage for AFT Active Working and Retired Members

Whether an accident happens at work or in your personal life, Accidental Death and Dismemberment (AD&D) insurance helps provide members of the American Federation of Teachers (AFT) with financial support needed by you or your family. As a benefit of the American Federation of Teachers membership, the national AFT has arranged for all active working and retired members in good standing to have \$5,000 of AD&D coverage from Federal Insurance Company, a Chubb company.

**Life is unpredictable. Insurance shouldn't be.**

AFT members who spend their lives working to provide stability for their families should have extra protection if a work-related accident occurs. That's why the policy provides extra benefits for workplace accidents.

FEATURE	DETAILS
Standard Benefit*	<ul style="list-style-type: none"> <li>• \$5,000 coverage for both on-the-job and off-the-job accidents</li> <li>• Coverage extends to accidents occurring anywhere in the world</li> <li>• Full benefit is paid to member's beneficiary for accidental loss of life</li> <li>• Benefits also for accidental loss of hand, foot, sight, speech or hearing, quadriplegia or paraplegia</li> <li>• Partial benefit for lapsing into a coma as the result of a covered accidental injury</li> <li>• Extensions of insurance available for exposure and disappearance</li> </ul>
Double Benefit**	<ul style="list-style-type: none"> <li>• Injury or death occurring at the workplace associated with your AFT membership. This double benefit does not include travel to and from work.</li> </ul>

\* This policy has eligibility criteria, limitations, exclusions, and terms under which the policy may be continued in force or discontinued. Please review the Description of Coverage for full coverage details.

\*\* Retired members are not eligible for this double benefit.





A Union of Professionals

**AFT +**  
Member Benefits

Register today:  
[go.aft.org/localbeneficiary](http://go.aft.org/localbeneficiary)

## Additional Information

The premium for this AD&D benefit is 100% paid by the American Federation of Teachers.

Coverage terminates on the date the Person is no longer an active working or a retired member in good standing in the American Federation of Teachers, AFL-CIO or if the coverage terminates for a reason outlined in the policy.

This policy has eligibility criteria, limitations, exclusions, and terms under which the policy may be continued in force or discontinued. This is an accident only policy and does not pay benefits for loss from sickness. Please review the Description of Coverage for full coverage details.

Insurance described is offered by HUB International New England, LLC. Insurance is underwritten and provided by Federal Insurance Company, a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at <http://www.chubb.com>. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ.

### **For the American Federation of Teachers' AD&D Plan Details, Contact:**

Tish Olshefski, Senior Assistant to the Secretary-Treasurer  
202-879-4520  
[aftplus@aft.org](mailto:aftplus@aft.org)

American Federation of Teachers, AFL-CIO  
555 New Jersey Ave., N.W.  
Washington, DC 20001  
202-879-4400







Dear Leader:

We are happy to announce that Union First™ will be our new partner to provide employee assistance services to members and their families, effective immediately.

### **What is Union First?**

Union First™ is a union employee assistance service that provides behavioral health services to union members and their families, all while providing job protection services. Union First™ will be a new member benefit under our state program.

### **What benefits does Union First provide?**

Whether you are struggling with *addiction, depression, alcoholism or trauma*, Union First™ is here to provide job protection and behavioral health services. Call and chat support is available 24/7 via their site - **unionfirst.net**. Their program is built upon the premise that *“your job, health, and family all come first.”*

All communications with Union First™ are 100% confidential. Their dedicated professionals serve more than 250,000 union members around the country, and they have a 100% success rate.

The Florida Education Association (FEA) is doing everything we can to raise awareness of Union First's™ services, as they provide an invaluable service, securing access to care for our members all while protecting their jobs.

Union First™ services include: placement, case management, advocacy, training, and telehealth, while working in close collaboration with FEA to protect members' jobs.

To learn more, you can visit **www.unionfirst.net** or call their **24/7 confidential hotline at 1-855-215-2023**.

*In Solidarity,*

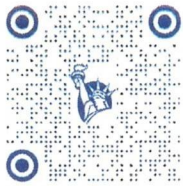
*Andrew Spar*

President

Florida Education Association



## Auto/Home/Pet Insurance



Liberty Mutual offers Educators Plus which is recognized as one of the premier automobile and homeowner insurance programs in the nation. With Educators Plus, the normal deductible is waived if the policyholder's car is vandalized or stolen while on school property. And, Liberty Mutual now offers Pet Insurance.  
Call 855-514-6787 or Visit [www.libertymutual.com/fea](http://www.libertymutual.com/fea)



## Members Only Enrollments



American Fidelity has partnered with Creative Benefits to provide key insurance programs to members at the worksite, featuring convenient payment through payroll deduction. These "Members Only" enrollments have also proven to be a successful membership recruitment tool.

Call 877-425-1104 or Email [afes-fl@americanfidelity.com](mailto:afes-fl@americanfidelity.com)



## Emergency Loans



BMG Money offers LoansAtWork to help employees and members responsibly manage emergency expenses. LoansAtWork is available even to those members who need help the most due to low credit scores — but unlike payday lenders, it comes at a reasonable cost.

Call 800-319-5306 or Email [derek.elgin@bmgmoney.com](mailto:derek.elgin@bmgmoney.com)



## Financial Guidance



Educators Choice offers a dedicated relationship banking team providing personalized assistance from convenient access to open a membership through knowledgeable product/service guidance and support — all based on individual situations, personal financial needs, and life goals.

Call 855-201-5700 or Email [info@educatorschoice.com](mailto:info@educatorschoice.com)





To: All CBE Shareholders

## NOW AVAILABLE THROUGHOUT FLORIDA

As many of you already know from **NEA Member Benefits** and/or Andrew Spar's 6/26/24 emails, emergency loans have become a crucial topic of discussion in helping our members. Our long-partner, BMG Money, is now also partnering with **NEA Member Benefits**.

Why is this important to you and your members? Everyone, from time to time, has a financial emergency...

- Car repairs
- Home repairs, the AC when out in the middle of the summer...
- Medical
- Emergency travel
- And the list goes on.

So many articles have been written over the past couple of years about the large percentage of workers who do not have \$1,000 or more in the bank to cover an emergency. For many, the options are limited; Payday loans (APR of 300% or more), credit cards with compounding interest (avg 24.62%), borrowing from friends or family members, or they have been turned down by their bank or Credit Union.

**There is an alternative.** If you begin now, you can have a solution for your members in place by the time classes start back up.

**BMG's *LoansAtWork*** is already implemented in thirteen Florida school districts as a voluntary employee benefit with fantastic results.

Miami-Dade Broward Hillsborough Orange Flagler Seminole

St. Lucie Okaloosa Hardee Martin Desoto Highlands Hendry

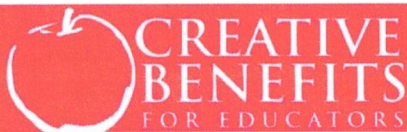
We have heard repeatedly about the *LoansAtWork* fast funding and in some cases, "lifesaving" support during one's emergency.

**Contact Rich Grady for more information or if you need a refresher about providing the program for your members: [RGrady@CBEducators.com](mailto:RGrady@CBEducators.com) or 904-465-0398**

We are here to support you and your local community.

Best regards,

Phil Mortimer, Board Chairperson, Creative Benefits for Educators



Contact Us

 [rgrady@cbeducators.com](mailto:rgrady@cbeducators.com)

