

MissionSquare Deferred Compensation Loan Procedures

MissionSquare Retirement deferred compensation participants will work directly with MissionSquare for all loan transactions. This procedure will make applying for a loan quick, convenient, paperless, and secure.



To apply online

To apply for a new loan or refinance a current loan you must be registered with a user account on the MissionSquare Retirement website. To login go to www.msqplanservices.org and select login.

New Users

- Go to www.msqplanservices.org
- Select "New User — Register Now"
- Follow the instructions provided

Existing Users (Forgot User ID or Password)

- Go to www.msqplanservices.org
- Select "Forgot User ID or Password?"
- Follow the instructions provided

Once you are a registered user you may apply for a loan or a refinanced loan online. You may also test different loan amounts to determine what the monthly payment will be.

Step 1: Test Different Loans

- Log into your account — www.msqplanservices.org
- On the *My Account* tab, select the *Loans* menu item
- Select "Model a Loan"
- Follow the instructions to obtain loan interest rate, fees, amount and repayment information

Step 2: Apply for a Loan

- Select "Apply for Loan" option to submit your loan request



To apply by telephone

To apply for a new loan or refinance a current loan by telephone you can contact MissionSquare Retirement's Contact Center at 1-800-669-7400. The Contact Center is available Monday through Friday, between 5:30 a.m. and 6:00 p.m. and Saturday 9:00 a.m. to 1:00 p.m. Pacific Time.



To pay off a loan in full

Loans may be paid in full before the scheduled payoff date without penalty. However, extra payments cannot be made. To get a payoff balance simply log on to your MissionSquare Retirement account or call the Contact Center. MissionSquare will accept Cashier's Checks, Money Orders, and Certified Checks.

Checks should be made payable to **Vantagepoint Transfer Agents**. Be sure to add your name, Plan #302010, and the last four digits of your social security number on the check. Checks can be mailed via:

Regular Mail

Vantagepoint Transfer Agents — 457
c/o M&T Bank
PO Box 64553
Baltimore, MD 21264-4553

FedEx (or other overnight service)

M&T Bank
Attn: Lockbox Dept.
Vantagepoint Transfer Agents — ICMA-RC
1800 Washington Blvd., 8th Floor
Baltimore, MD 21230



Loan guidelines

- Minimum loan amount: \$1,000
- Maximum loan amount: \$50,000 or 50% of the account balance — whichever is less
- If you made loan payments any time within the previous 12 months the highest outstanding balance will also be deducted from the available loan amount
- Maximum term length: 60 months
- One new or refinanced loan per calendar year
- Loan payments are payroll deducted after-tax from the second paycheck of the month only
- Loan checks and applicable documentation will be mailed to the participant's mailing address
- If you initiate a loan online, you may enter your bank information for an ACH deposit of the loan proceeds
- If you choose to cancel a requested loan, please contact MissionSquare and the Benefits office, benefits@tacoma.gov or 253-573-2345