



**403(b) Plan**  
**- Plan Loan Instructions – effective November 19, 2010**

1. Call Fidelity at 1-800-343-0860 and/or TIAA-CREF at 1-800-842-2776. Explain that you are interested in a Loan and ask them to compute how much you have available for a Loan. They will complete a Loan Application (for your records).
2. Authorization for the loan will NOW be made by *your Investment Carrier - TIAA-CREF or Fidelity - when you submit the forms or web request*, not the WSU – TCW office. This means you DO NOT send any Loan Authorization Form to TCW.
3. Your Investment Carrier - TIAA-CREF or Fidelity - will process your Loan Application within 2-3 business days and will notify you when the loan is approved..
4. Check back with your Investment Carrier (Fidelity or TIAA-CREF) to check on timing of the cash distribution – use the numbers show below:

	<b>TIAA-CREF</b>	<b>Fidelity Investments</b>
<b>Website</b>	Website: <a href="http://www.tiaa-cref.org/wayne">http://www.tiaa-cref.org/wayne</a>	Website: <a href="http://www.fidelity.com/atwork">http://www.fidelity.com/atwork</a>
<b>Telephone help</b>	<b>Call 1-800-842-2776</b> Mon through Fri 8AM to 11PM EST Sat and Sun 9AM to 6PM EST --Enter 0 for live person	<b>Call 1-800-343-0860</b> Mon through Fri 8AM to Midnight EST --Enter 0 for live person