

# Student Loans and Refinance Loans

## The Navy Federal Student Loan Center

We've partnered with LendKey, an industry expert, to ensure you enjoy exceptional service for the life of your loan. To learn more about our student loans, student refinance loans and parent refinance loans, visit [navyfederal.org/studentloans](https://navyfederal.org/studentloans) or call 1-877-304-9302.

### Hours of Operation

8 am to 8 pm, ET, Monday through Friday




Federally insured by NCUA. <sup>1</sup>Automatic Payments Discount: The discount requires continued enrollment of automatic payments. The borrower authorizes automatic payments from a personal account via Automated Clearing House (ACH). If automatic payments are canceled any time after enrollment, the rate reduction will not apply until the automatic payments are reinstated. Automatic payments may be suspended during periods of forbearance and deferment. For variable-rate loans, the APR, including the 0.25% rate reduction, may not fall below the floor rate. <sup>2</sup>Subject to Navy Federal Credit Union approval. A request to release a co-signer requires that the borrower has made consecutive timely payments during the repayment period **with no periods of forbearance or deferment**. The "repayment period" begins after any In-School and Grace Periods. "Timely payment" means each full principal and interest payment is made no later than the 15th day after the scheduled due date of the payment. "Consecutive payment" means the regularly scheduled monthly payment must be made 24 months straight for private student loans, and 12 months straight for refinance loans, without any interruption immediately prior to the release request. **To qualify for a co-signer release, the borrower must submit a request, meet the consecutive, timely payment requirements, provide proof of income and pass a credit check.**

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**Navy Federal  
Offers Student Loans  
and Refinancing  
for Parents and  
Students**

## Student Loans and Refinance Loans

Whether you get a student loan or refinance existing loans, you'll enjoy:

- competitive fixed and variable rates
- a 0.25% interest rate reduction when you sign up for automatic payments<sup>1</sup>
- no application or origination fees

### Student Loans

We can help you fulfill your education goals. Navy Federal Student Loans cover education expenses for associate's, bachelor's and graduate degrees that savings, scholarships, grants and Federal Education loans don't fully cover.

- Co-signer release that may be requested after 24 consecutive, on-time full payments of principal and interest<sup>2</sup>

### Student Refinance Loans

If you'd like to lower your interest rate or simplify repayment on one or more student loans, refinancing may be the solution.

- Select a term that's right for you
- Co-signer release that may be requested after 12 consecutive, on-time full payments of principal and interest<sup>2</sup>

### Parent Refinance Loans

Are you paying off parent loans for your child? You could save on interest and lower your monthly payments by refinancing.

- Refinance multiple loans for one or more children
- Select a term that's right for you

Learn more at [navyfederal.org/studentloans](https://navyfederal.org/studentloans)