

UNDERGRADUATE STUDENT LOAN

PRODUCT INFORMATION | ACADEMIC YEAR 2018-19

Find the perfect fit.

We offer the most choices for when to start repaying the loan and how long to pay it back to help students and families create a loan that fits their budget and their life.

Plus, we'll tell potential borrowers whether their credit pre-qualifies for the loan and what rates they personally can expect from us before they apply – without affecting their credit score.

INTEREST RATES	<ul style="list-style-type: none"> ▶ Variable rates range from 1 month LIBOR + 1.75% to 1 month LIBOR + 9.75% ¹ ▶ Fixed rates range from 5.50% to 12.75%
ORIGINATION FEES	No origination or application fees, and no penalty fees for early repayment
ELIGIBILITY	<ul style="list-style-type: none"> ▶ Students must be attending an eligible degree-granting school at least half time and making satisfactory academic progress (as defined by the school) ▶ Students must meet the minimum age of majority for their state of residence if applying individually ▶ Students (and cosigners when applicable) must be United States citizens or permanent residents ▶ As determined by a credit review, the student must be able to repay the loan, or bring a credit-worthy cosigner who can repay the loan. Most students will need a cosigner
IN-SCHOOL REPAYMENT OPTIONS	<p>Borrowers have a choice of in-school repayment options with interest rates that reward responsible borrowing:</p> <ul style="list-style-type: none"> ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST ▶ INTEREST ONLY (pay interest charges each month during school) ▶ FLAT PAY (pay \$25 a month while in school) ² ▶ DEFERRED (no payments required while in school)
GRACE PERIOD	6 months for undergraduate student loans
REPAYMENT TERMS	Borrowers have a choice of term lengths: 5, 8, 10 or 15 years . ³
LOAN AMOUNT	Borrow up to 100% of the school-certified cost of attendance (minimum \$1,000) ⁴
BORROWER BENEFITS	0.25% interest rate reduction for automatic payments ⁵

Need help?

9AM-6PM ET MONDAY-FRIDAY

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Check out our website to learn more about our loan options and how we can help students and families find the best fit for them in seconds.

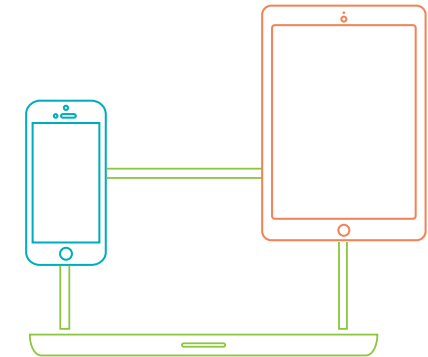
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We have the fastest online student loan application, whether on phone, tablet, or laptop.

- ▶ Great low rates
- ▶ Easy mobile access
- ▶ Apply in 3 minutes to get an instant credit decision



College Ave Student Loans products are made available through either Firsttrust Bank, member FDIC or Nationwide Bank, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 The variable rate on our undergraduate, graduate, and parent loans is based on the one-month London Interbank Offered Rate (LIBOR) as published on *The Wall Street Journal's* website on the 5th day of the month (or the next business day if the 5th day is not a business day) and rounded up to the nearest 1/8th of one percent.

2 This informational repayment example uses typical loan terms for a freshman borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 6.5% variable Annual Percentage Rate ("APR"): 54 monthly payments of \$25 while in school, followed by 96 monthly payments of \$154.95 while in the repayment period, for a total amount of payments of \$16,224.78. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

3 This informational repayment example uses typical loan terms for a freshman borrower who selects the Deferred Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7% variable Annual Percentage Rate ("APR"): 96 monthly payments of \$179.28 while in the repayment period, for a total amount of payments of \$17,211.20. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

4 As certified by your school and less any other financial aid you might receive. Minimum \$1,000.

5 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

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Plus, we'll tell potential borrowers whether their credit pre-qualifies for the loan and what rates they personally can expect from us before they apply – without affecting their credit score.

The College Ave Student Loans product for graduate students is designed for students pursuing a masters, doctoral, or professional degree. With no origination fees and flexible repayment options, graduate students can build a loan that fits their budget and their life.

INTEREST RATES	<ul style="list-style-type: none"> ▶ Variable rates range from 1 month LIBOR + 1.75% to 1 month LIBOR + 7.00% ¹ ▶ Fixed rates range from 5.50% to 9.00%
ORIGINATION FEES	No origination or application fees, and no penalty fees for early repayment
ELIGIBILITY	<ul style="list-style-type: none"> ▶ Students must be attending an eligible degree-granting school and making satisfactory academic progress (as defined by the school) ▶ Students must meet the minimum age of majority for their state of residence if applying individually ▶ Students (and cosigners when applicable) must be United States citizens or permanent residents ▶ As determined by a credit review, the student must be able to repay the loan, or bring a cosigner who can repay the loan. Most students will need a cosigner
IN-SCHOOL REPAYMENT OPTIONS	<p>Students or borrowers have a choice of in-school repayment options:</p> <ul style="list-style-type: none"> ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST ▶ INTEREST ONLY (pay interest charges each month during school) ▶ FLAT PAY (pay \$25 a month while in school) ² ▶ DEFERRED (no payments required while in school)
REPAYMENT TERMS	Borrowers have a choice of term lengths: 5,8,10 or 15 years . ³
LOAN AMOUNT	Borrow up to 100% of the school-certified cost of attendance (minimum \$1,000) ⁴
BORROWER BENEFITS	0.25% interest rate reduction for automatic payments ⁵

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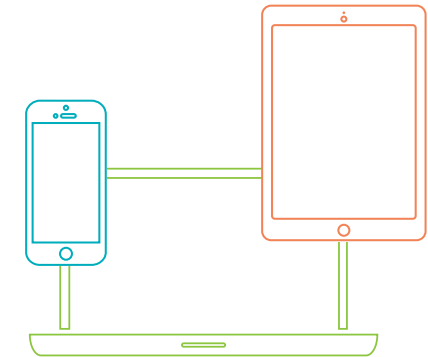
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1 The variable rate on our undergraduate, graduate, and parent loans is based on the one-month London Interbank Offered Rate (LIBOR) as published on The Wall Street Journal's website on the 5th day of the month (or the next business day if the 5th day is not a business day) and rounded up to the nearest 1/8th of one percent.

2 This informational repayment example uses typical loan terms for a graduate borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$15,000 loan that is disbursed in one disbursement and a 7.3% fixed Annual Percentage Rate ("APR"): 33 monthly payments of \$25 while in school, followed by 96 monthly payments of \$237.17 while in the repayment period, for a total amount of payments of \$23,593.56. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

3 This informational repayment example uses typical loan terms for a graduate borrower who selects the Deferred Repayment Option with an 8-year repayment term, has a \$15,000 loan that is disbursed in one disbursement and a 7.82% fixed Annual Percentage Rate ("APR"): 96 monthly payments of \$255.99 while in the repayment period, for a total amount of payments of \$24,574.78. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

4 As certified by the school and less any other financial aid received. Minimum \$1,000.

5 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

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Plus, we'll tell potential borrowers whether their credit pre-qualifies for the loan and what rates they personally can expect from us before they apply – without affecting their credit score.

Parents who want to borrow by themselves for their children's education costs have a flexible option beyond the traditional programs.

INTEREST RATES	<ul style="list-style-type: none"> ▶ Variable rates range from 1 month LIBOR + 3% to 1 month LIBOR + 8% ¹ ▶ Fixed rates range from 6.75% to 10.75%
ORIGINATION FEES	No origination or application fees, and no penalty fees for early repayment
ELIGIBILITY	<ul style="list-style-type: none"> ▶ Students must be attending an eligible degree-granting school at least half time and making satisfactory academic progress (as defined by the school) ▶ Parents must be United States citizens or permanent residents ▶ As determined by a credit review able to repay the loan
IN-SCHOOL REPAYMENT OPTIONS	<p>Parents have a choice of in-school repayment options:</p> <ul style="list-style-type: none"> ▶ INTEREST ONLY ▶ INTEREST PLUS (As long as parents cover at least the interest charges each month, they can set their own monthly payment while the student is in school) ² ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST
REPAYMENT TERMS	Parents have a choice to pay back the loan in as little as 5 years or take up to 12 (or pick something in between) ³
LOAN AMOUNT	Up to 100% of the school-certified cost of attendance (minimum \$1,000) ⁴
BORROWER BENEFITS	<ul style="list-style-type: none"> ▶ 0.25% interest rate reduction for automatic payments ⁵ ▶ Up to \$2,500 deposited directly into parent's bank account as long as the parent requests at least \$2,000 to be certified by and disbursed directly to the school ⁶

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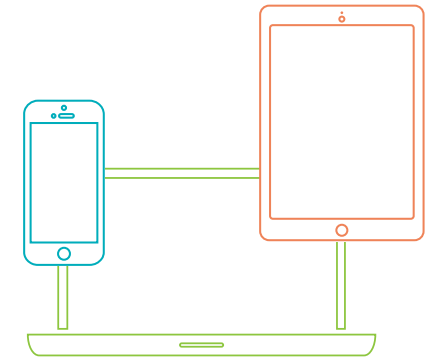
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2 You can elect a set monthly payment amount of "Interest Plus" in increments of \$20. If you select a variable rate loan, note that we require you to pay at least the monthly interest charges during the in-school period, so your minimum monthly payment due will be the "Interest Plus" monthly payment amount that you selected or the interest due, whichever is greater. Loans will never have a full principal and interest monthly payment of less than \$50.

3 This informational repayment example uses typical loan terms for a parent borrower who selects the Full Principal & Interest Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 6.83% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$114.82 while in the repayment period, for a total amount of payments of \$13,778.89. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

4 As certified by the school and less any other financial aid received. Minimum \$1,000.

5 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

6 In order to receive up to \$2,500 direct, a valid bank account must be designated for direct deposit of funds, and \$2,000 or more must be certified by, and scheduled for direct disbursement to, the school.

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CAREER LOAN WITH SUCCESS REWARDS

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Plus, your students will earn \$150 cash back when they complete their program of study.¹ A little something extra from us as they begin their career.

The College Ave Student Loans Career Loan with Success Rewards is designed for students enrolled in schools focused on workforce ready graduates. With no origination fees and flexible repayment options, students can build a loan that fits their budget and their life.

INTEREST RATES	<ul style="list-style-type: none"> ▶ Variable rates range from 1 month LIBOR + 1.75% to 1 month LIBOR + 9.75%² ▶ Fixed rates range from 5.50% to 12.75%
ORIGINATION FEES	No origination or application fees, and no penalty fees for early repayment
ELIGIBILITY	<ul style="list-style-type: none"> ▶ Students must be attending an eligible degree-granting school and making satisfactory academic progress (as defined by the school) ▶ Students must meet the minimum age of majority for their state of residence if applying individually ▶ As determined by a credit review, the student must be able to repay the loan, or bring a credit-worthy cosigner who can repay the loan (most students will need a cosigner) ▶ Cosigners must be United States citizens or permanent residents and international students will require a cosigner to be approved
IN-SCHOOL REPAYMENT OPTIONS	<p>Borrowers have a choice of in-school repayment options with interest rates that reward responsible borrowing:</p> <ul style="list-style-type: none"> ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST ▶ INTEREST ONLY (pay interest charges each month during school) ▶ FLAT PAY (pay \$25 a month while in school)³ ▶ DEFERRED (no payments required while in school)
GRACE PERIOD	6 months for undergraduate and graduate student loans
REPAYMENT TERMS	Borrowers have a choice of term lengths: 5, 8, 10 or 15 years ⁴
LOAN AMOUNT	Borrow up to 100% of the school-certified cost of attendance (minimum \$1,000) ⁵
BORROWER BENEFITS	<ul style="list-style-type: none"> ▶ 0.25% interest rate reduction for automatic payments⁶ ▶ Students will earn \$150 cash back when they complete their program of study¹

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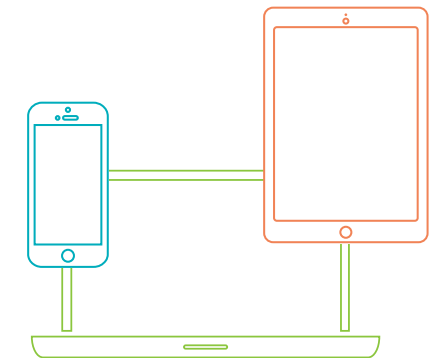
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- 1 \$150 cash back will be applied as a statement credit to your College Ave student loan upon validation that you have completed your degree program. See complete details at collegeavecareerloan.com.
- 2 The variable rate on our undergraduate, graduate, and parent loans is based on the one-month London Interbank Offered Rate (LIBOR) as published on *The Wall Street Journal's* website on the 5th day of the month (or the next business day if the 5th day is not a business day) and rounded up to the nearest 1/8th of one percent. Variable rates may increase after consummation.
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