

Success with less stress.

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

- ▶ Variable rates range from **0.94%** to **11.98% APR** including auto-pay discount¹
- ▶ Fixed rates range from **2.99%** to **12.99% APR** including auto-pay discount¹

ORIGINATION FEES

No origination or application fees, and no penalty fees for early repayment

ELIGIBILITY

- ▶ 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

Borrowers have a choice of in-school repayment options with interest rates that reward responsible borrowing:

- ▶ 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 payments¹

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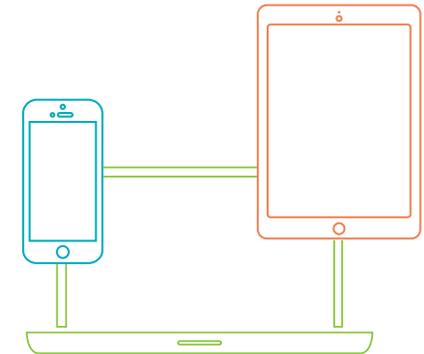
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We have the fastest online student loan application, whether on phone, tablet, or laptop.

- ▶ Great low rates¹
- ▶ 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 M.Y. Safra Bank, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 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.

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 7.78% fixed Annual Percentage Rate ("APR"): 54 monthly payments of \$25 while in school, followed by 96 monthly payments of \$176.21 while in the repayment period, for a total amount of payments of \$18,266.38. 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 a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 8.35% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$179.18 while in the repayment period, for a total amount of payments of \$21,501.54. 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.

Information advertised valid as of November 24, 2021. Variable interest rates may increase after consummation. Lowest advertised rates require selection of full principal and interest payments with the shortest available loan term.

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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 1.99% to 10.97% APR including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.98% APR including auto-pay discount¹ |
| 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) |
| GRACE PERIOD | 9 months for graduate 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 ¹ |

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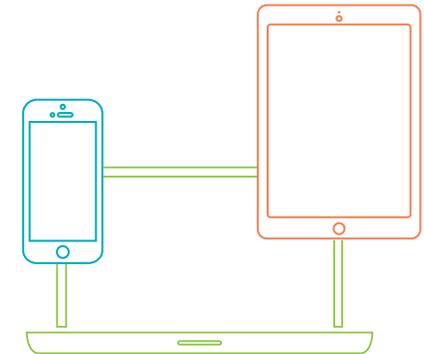
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² This informational repayment example uses typical loan terms for a first year graduate student borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 6.27% fixed Annual Percentage Rate ("APR"): 33 monthly payments of \$25 while in school, followed by 96 monthly payments of \$145.75 while in the repayment period, for a total amount of payments of \$14,817.03. 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 first year graduate student borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.10% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$141.66 while in the repayment period, for a total amount of payments of \$16,699.21. 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.

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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, 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

- ▶ Variable rates range from **0.94%** to **11.98%** including auto-pay discount¹
- ▶ Fixed rates range from **2.94%** to **13.95%** including auto-pay discount¹

ORIGINATION FEES

No origination or application fees, and no penalty fees for early repayment

ELIGIBILITY

- ▶ 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

Borrowers have a choice of in-school repayment options with interest rates that reward responsible borrowing:

- ▶ 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

- ▶ **0.25%** interest rate reduction for automatic payments²
- ▶ Students will earn **\$150** cash back when they complete their program of study¹

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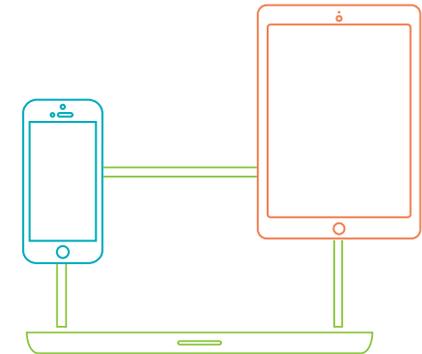
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1 \$150 cash back will be applied as a statement credit to your College Ave student loan upon validation that you have completed your degree program. See complete details at collegeavecareerloan.com.

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4 This informational repayment example uses typical loan terms for a freshman borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 8.35% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$179.18 while in the repayment period, for a total amount of payments of \$21,501.54. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

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The College Ave Student Loans MBA Loan is designed for students pursuing an MBA. With no origination fees and flexible repayment options, MBA students can build a loan that fits their budget and their life.

| | |
|------------------------------------|---|
| INTEREST RATES | <ul style="list-style-type: none"> ▶ Variable rates range from 1.99% to 10.97% including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.98% including auto-pay discount¹ |
| 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 (students may need a cosigner) ▶ Cosigners must be United States citizens or permanent residents and international students will require a social security number and a cosigner to be approved |
| 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) |
| GRACE PERIOD | 9 months |
| 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 ¹ |

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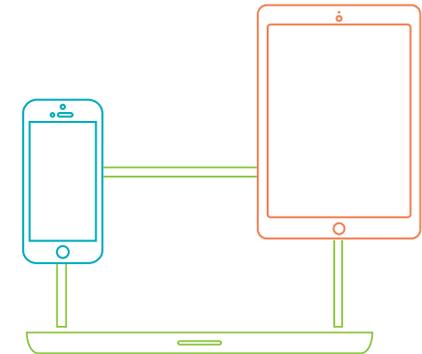
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³ This informational repayment example uses typical loan terms for a first year graduate student borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.10% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$141.66 while in the repayment period, for a total amount of payments of \$16,699.21. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

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MEDICAL SCHOOL LOAN

PRODUCT INFORMATION | ACADEMIC YEAR 2021-22

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The College Ave Student Loans Medical School Loan is designed for students attending medical school. With no origination fees and flexible repayment options, medical school students can build a loan that fits their budget and their life.

| | |
|-----------------------------|--|
| INTEREST RATES | <ul style="list-style-type: none"> ▶ Variable rates range from 1.99% to 10.45% including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.46% including auto-pay discount¹ |
| 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>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) |
| GRACE PERIOD | ▶ 36 months with additional deferment up to 48 months for fellowship |
| REPAYMENT TERMS | Borrowers have a choice of term lengths: 5, 8, 10, 15 or 20 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 ¹ |

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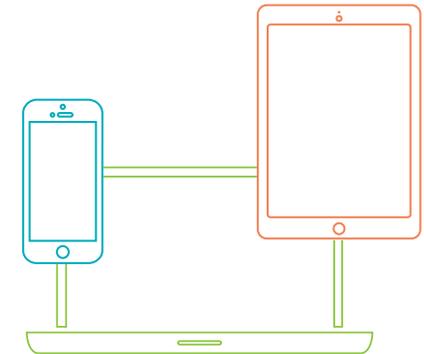
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¹ The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

² This informational repayment example uses typical loan terms for a first year medical school student 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 6.07% fixed Annual Percentage Rate ("APR"): 84 monthly payments of \$25 while in school, followed by 96 monthly payments of \$167.28 while in the repayment period, for a total amount of payments of \$18,158.81. 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 first year medical school student borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 5.97% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$168.15 while in the repayment period, for a total amount of payments of \$20,177.45. 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.

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The College Ave Graduate Health Professions Loan is designed for students pursuing master's and doctoral degrees in healthcare professions. With no original 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 1.99% to 10.45% including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.46% including auto-pay discount¹ |
| 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>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) |
| GRACE PERIOD | ▶ 9 months with additional deferment up to 48 months for residency or fellowship |
| REPAYMENT TERMS | Borrowers have a choice of term lengths: 5, 8, 10, 15 or 20 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 ¹ |

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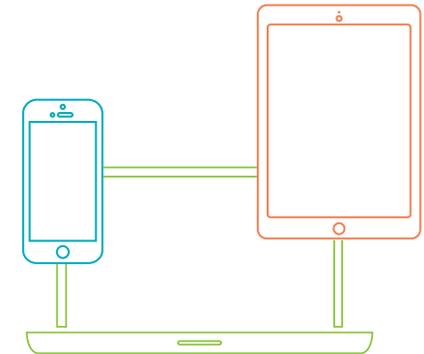
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¹ The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

² This informational repayment example uses typical loan terms for a first year graduate health professions student 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 6.98% fixed Annual Percentage Rate ("APR"): 57 monthly payments of \$25 while in school, followed by 96 monthly payments of \$147.67 while in the repayment period, for a total amount of payments of \$15,601.77. 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 first year graduate health student borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.39% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$131.98 while in the repayment period, for a total amount of payments of \$15,837.60. 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.

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DENTAL SCHOOL LOAN

PRODUCT INFORMATION | ACADEMIC YEAR 2021-22

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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 Dental School Loan is designed for students attending dental school. With no origination fees and flexible repayment options, law school students can build a loan that fits their budget and their life.

| | |
|-----------------------------|---|
| INTEREST RATES | <ul style="list-style-type: none"> ▶ Variable rates range from 1.99% to 10.45% including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.46% including auto-pay discount¹ |
| ORIGINATION FEES | No origination or application fees, and no penalty fees for early repayment |
| ELIGIBILITY | <ul style="list-style-type: none"> ▶ Students must be enrolled at 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 (students may need a cosigner) ▶ Cosigners must be United States citizens or permanent residents and international students will require a social security number and a cosigner to be approved |
| 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) |
| GRACE PERIOD | 12 months with additional deferment up to 24 months for residency or fellowship |
| REPAYMENT TERMS | Borrowers have a choice of term lengths: 5, 8, 10, 15 or 20 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 ¹ |

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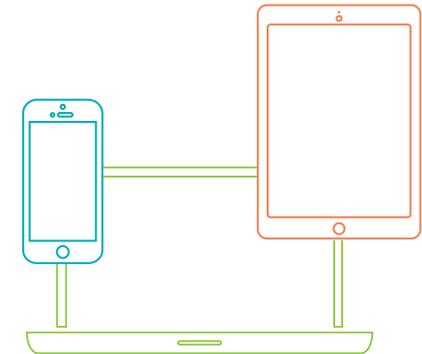
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- ▶ Easy mobile access
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1 The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. Variable rates may increase after consummation.

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 7.78% fixed Annual Percentage Rate ("APR"): 54 monthly payments of \$25 while in school, followed by 96 monthly payments of \$176.21 while in the repayment period, for a total amount of payments of \$18,266.38. 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 a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 8.35% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$179.18 while in the repayment period, for a total amount of payments of \$21,501.54. 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.

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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 Career Loan for Graduate Health Professions is designed for students pursuing master's and doctoral degrees in healthcare professions. With no original fees and flexible repayment options, students can build a loan that fits their budget and their life.

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| INTEREST RATES | <ul style="list-style-type: none"> ▶ Variable rates range from 1.99% to 10.45% including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.46% including auto-pay discount¹ |
| 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>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) |
| GRACE PERIOD | ▶ 9 months with additional deferment up to 48 months for residency or fellowship |
| REPAYMENT TERMS | Borrowers have a choice of term lengths: 5, 8, 10, 15 or 20 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 ¹ |

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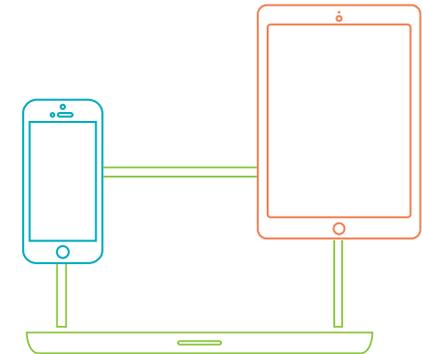
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2 This informational repayment example uses typical loan terms for a first year graduate health professions student borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 6.98% fixed Annual Percentage Rate ("APR"): 57 monthly payments of \$25 while in school, followed by 96 monthly payments of \$147.67 while in the repayment period, for a total amount of payments of \$15,601.77. 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 first year graduate health student borrower who selects the Deferred Repayment Option with a 10-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7.39% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$131.98 while in the repayment period, for a total amount of payments of \$15,837.60. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

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The College Ave Student Loans Law School Loan is designed for students attending law school. With no origination fees and flexible repayment options, law school students can build a loan that fits their budget and their life.

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|-----------------------------|---|
| INTEREST RATES | <ul style="list-style-type: none"> ▶ Variable rates range from 1.99% to 10.45% including auto-pay discount¹ ▶ Fixed rates range from 4.49% to 11.46% including auto-pay discount¹ |
| ORIGINATION FEES | No origination or application fees, and no penalty fees for early repayment |
| ELIGIBILITY | <ul style="list-style-type: none"> ▶ Students must be enrolled in a J.D. program at 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 (students may need a cosigner) ▶ Cosigners must be United States citizens or permanent residents and international students will require a social security number and a cosigner to be approved |
| 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) |
| GRACE PERIOD | ▶ 9 months with additional deferment up to 12 months for clerkship |
| REPAYMENT TERMS | Borrowers have a choice of term lengths: 5, 8, 10, 15 or 20 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 ¹ |

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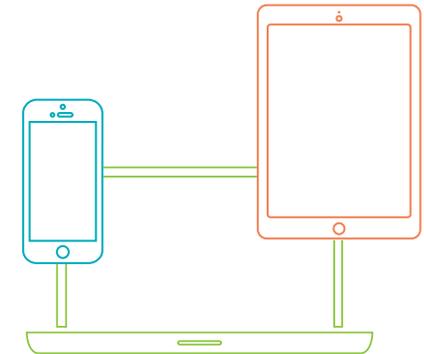
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Plus, we'll tell potential borrowers whether their credit pre-qualifies for the loan and what rates they personally can expect from us before they apply – without affecting their credit score.

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 1.04% to 11.98% APR including auto-pay discount¹ ▶ Fixed rates range from 3.34% to 12.99% APR including auto-pay discount¹ |
| 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 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 15 (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 payments¹ ▶ Up to \$2,500 deposited directly into parent's bank account as long as the parent requests at least \$1,000 to be certified by and disbursed directly to the school⁵ |

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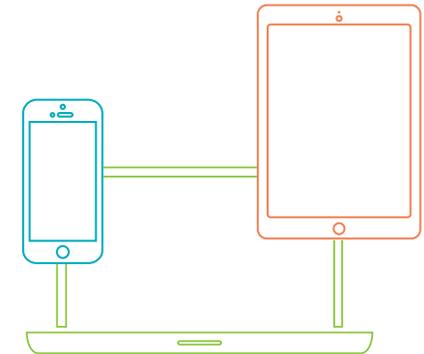
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2 You can elect a set monthly payment amount of "Interest Plus" in increments of \$20. If you select a variable rate loan, note that we require you to pay at least the monthly interest charges during the in-school period, so your minimum monthly payment 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 7.49% fixed Annual Percentage Rate ("APR"): 120 monthly payments of \$118.65 while in the repayment period, for a total amount of payments of \$ \$14,237.95. 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 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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