



PRIVATE STUDENT LOANS

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Whether you're attending a two-year college or four-year university, CEFCU can help cover "school-certified" expenses and save you money!

Benefits include:

- No payments until six months after graduation.
- No origination, application, or servicing fees.
- 1/2% interest rate reduction during repayment period when payments are made automatically.
- A competitive, variable interest rate.
- Deferred payments while in school (as long as you're at least a half-time student).
- Up to 12 years to repay.



What does CEFCU's Private Student Loan cover?

Use loan proceeds to help pay for tuition, room & board, fees, and other "school-certified" expenses, such as books, supplies, and laptops. ("School-certified" expenses vary by school.)



How much can I apply for?

You can apply for as little as \$1,000 or as much as \$20,000 a year — up to \$80,000 over the lifetime of your school career.

How does the loan work?

You (the student) apply online, pay zero fees, and get an answer on your loan request within minutes. If approved, the funds are sent directly to your school.

What happens after graduation?

Payments start six months after graduation. You can take up to 12 years to repay,* and there's no pre-payment penalty if you pay it off sooner. Additionally, a co-signer release option is available after 48 consecutive on-time payments.

What's the rate?

You get a competitive, variable rate, which can change quarterly. Apply with a creditworthy co-signer (like a parent or guardian) and you may improve your chances to get CEFCU's lowest variable rate — saving you money! Plus, you can get a 1/2% interest rate reduction if you sign up for automatic payments.

*\$75 minimum monthly payment required.

Applying for a Private Student Loan is easy!

To get started, visit cefcu.com/student or call 1.800.633.7077, ext. 33474.

DO YOUR HOMEWORK!

Before applying for a Private Student Loan, first determine whether you can qualify for Federal Aid or Scholarships. Private Student Loans are intended to fill the gap in financing your education.

Once you have determined a need for additional funding, choose CEFCU's competitive rates and no hidden fees as your first option.

Fees	CEFCU	Some Lenders
Origination	None	Charge up to 5%
Application / processing	None	Charge a flat fee just to apply.
Service charges	None	Add charges to the repayment amount for "servicing" deferred loans.

ADDITIONAL SERVICES

Be sure to check out:

- Consolidation Student Loans.
 - After graduation, consolidate all your student loans into one easy payment.
- Free CEFCU Checking accounts.
- CEFCU Debit Mastercard®.
- Convenient services to stay in touch with your CEFCU accounts 24/7.
 - Free access to CEFCU On-Line® and Mobile Banking.
 - Digital wallets, including Apple Pay®, Google Pay™, and Samsung Pay®.
 - Fee-free access to over 30,000 Money Center 24® and CO-OP® ATMs nationwide.†
 - Over 5,000 CO-OP Shared Branch locations nationwide.



Ready to apply? CEFCU's here to help.

For more information or to get started on your application, visit cefcu.com/student or call 1.800.633.7077, ext. 33474.

CEFCU

Not a bank. Better.®



Federally Insured by NCUA



Google Pay is a trademark of Google LLC
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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†Complete list of locations is available at cefcu.com/locations. There is a \$1 service fee for transactions on non-Money Center 24 and non-CO-OP ATMs. The ATM owner may also charge a fee. Refer to CEFCU Fee Schedule for international ATM fees.