



Loan Interest Rate & Fees

Your interest rate will be between

5.50%

and

7.50%

Your Interest Rate (upon approval)

The interest rate you pay will be determined after you apply. It will be based upon the term of your loan and creditworthiness. If approved, we will notify you of the rate for which you qualify for within the stated range.

Your Interest Rate during the life of the loan

Your rate is _____ during the term of your loan.

Loan Fees

Late Charge: If your payment is more than 10 days late you will be charged \$15.00.

Loan Cost Examples

The total amount you will pay for this loan will vary depending upon your first due date. This example provides estimates based upon one (1) repayment option available to you.

Repayment Option	Amount Provided	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 10 years (includes associated fees)
MAKE FULL PAYMENTS Pay both the principal and interest amounts beginning immediately.	\$10,000	7.50%	10 years starting after your first payment	\$14,256.98

About this example

The repayment example assumes a term of 120 Months. It is based on the **highest starting rate currently charged** and associated fees for that term and credit tier. Your term and interest rate may be different than this example and will be based on your creditworthiness. The maximum term is 120 months.

Next Steps

To Apply for this Loan, Complete the Application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

OTHER IMPORTANT DISCLOSURES:

Eligibility Criteria

Borrower

- Existing government student loans are not eligible for refinance program.
- Minimum 18 months since graduation.
- Minimum 6 months on job in related career field.
- Ent Credit Union will control disbursement with checks payable to entity.

Co-signers

- Must be 18 years or older at the time of loan application.

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

More information about loan eligibility and repayment deferral or forbearance options is available in your loan agreement.