

A Better Student Loan Experience

College Ave Student Loans is a national lender with a mission to help students, graduates, and their families finance higher education. Solely focused on student loans, we deliver a best-in-class customer experience and offer the most consumer-friendly product suite in the industry, delivering on our brand promises of simple, clear, and personal.

OUR PRODUCTS

Undergraduate Student Loans

For students in certificate, associates and bachelors programs.

Graduate Student Loans

For students in masters, doctoral or professional degree programs. In addition to our general graduate student loan, we offer specialized graduate loans tailored to the following disciplines:

- ▶ Medical School Loan
- ▶ MBA Loan
- ▶ Dental School Loan
- ▶ Law School Loan
- ▶ BAR Loan
- ▶ Residency and Relocation Loan

WHAT WE'RE ABOUT

We believe that higher education is no longer a one-size-fits-all industry and that it will continue to become more specialized. That means students, families, and graduates need financing for an education that's tailored to their goals, lifestyles, and budgets. We have a wide breadth of loan products with the most flexible options in the industry, and we're perfectly positioned to continue to adapt our products as school and customer needs evolve.

Parent Loans

For parents or other sponsors who want to borrow for a student's education costs. This loan is available for certificate, undergraduate and graduate level programs.

Student Loan Refinancing

For former students with existing loans who want to manage monthly payments or reduce the total cost. Federal, private or a combination of both loan types can be refinanced.



PRODUCT BENEFITS AND FEATURES

Borrower Benefits

- ▶ In-school or deferred payment options
- ▶ Choice of repayment term
- ▶ 0.25% interest rate reduction¹ for automatic payments
- ▶ Post graduation grace period
- ▶ Cash back rewards program through Payce to help pay for college

Eligibility

- ▶ Loans may be used for past due balances
- ▶ Students must be achieving Satisfactory Academic Progress (SAP)
- ▶ International students with a SSN can borrow with a US cosigner
- ▶ Cosigner release option

Rates, Fees and Loan Amounts

- ▶ Variable or fixed interest rates
- ▶ Cover up to 100% of the school certified cost of attendance²
- ▶ No origination or processing fees
- ▶ 16 plus combinations of repayment options and terms

BEST IN CLASS APPLICATION

Our simple and intuitive application allows customers to easily find out if they're approved from any desktop or mobile device in 3 minutes. With multiple repayment options, we give borrowers the ability to customize a loan that fits their budget and needs.

FINANCIAL LITERACY RESOURCES

We're committed to giving students and families helpful tools and resources that promote responsible borrowing, credit education, and financial literacy. We offer help in both print and online materials, educational videos and presentations throughout the year.

REPAYMENT OPTION	LOAN TERM	INTEREST RATE TYPE	INTEREST RATE	MONTHLY IN-SCHOOL PAYMENT	MONTHLY POST-SCHOOL PAYMENT	TOTAL AMOUNT PAID	
FULL PRINCIPAL & INTEREST	5 Yrs	Fixed	9.258%	\$208.84 x 26	\$208.84 x 34	\$12,530.28	SELECT
FULL PRINCIPAL & INTEREST	8 Yrs	Fixed	10.408%	\$153.91 x 26	\$153.91 x 70	\$14,775.27	SELECT
FULL PRINCIPAL & INTEREST	10 Yrs	Fixed	10.408%	\$134.42 x 26	\$134.42 x 94	\$16,130.44	SELECT
FULL PRINCIPAL	15 Yrs	Fixed	11.742%	\$118.36 x 26	\$118.36 x 154	\$21,305.16	SELECT

For additional questions, please contact your campus representative:

COLLEGE AVE STUDENT LOANS

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collegeavestudentloans.com

College Ave Student Loans products are made available through either Firstrust Bank, member FDIC or M.Y. Safra Bank, FSB, 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 As certified by your school and less any other financial aid you might receive. Minimum \$1,000.

Typical Repayment Example: 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.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE (IN WHOLE OR IN PART) THIS LOAN PROGRAM AND ITS ASSOCIATED SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK WWW.COLLEGEAVESTUDENTLOANS.COM FOR THE MOST UP-TO-DATE INFORMATION.