

# 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're dedicated to simplifying the private student loan experience for families when savings, scholarships, and federal student loans don't cover the full cost of college. 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

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For students enrolled in associates and bachelors degree programs, and eligible certificate and continuing education programs.

### Graduate Student Loans

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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
- ▶ Dental School Loan
- ▶ Bar Study Loan
- ▶ Graduate Health Professions Loan
- ▶ MBA Loan
- ▶ Law School Loan
- ▶ Residency and Relocation Loan

## WHAT WE'RE ABOUT

We believe that higher education is no longer a one-size-fits-all industry. That means students, families, and graduates will 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 are perfectly positioned to continue to adapt our products as school and customer needs evolve.

### Parent Loans

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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

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For college graduates 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 reduction<sup>1</sup> 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 citizen or permanent resident cosigner
- ▶ Cosigner release option

### Rates, Fees and Loan Amounts

- ▶ Variable or fixed interest rates
- ▶ Cover up to 100% of the school certified cost of attendance<sup>2</sup>
- ▶ No origination or processing fees
- ▶ 16+ combinations of repayment options and terms

## BEST IN CLASS APPLICATION

Our simple and intuitive 3-minute application allows customers to easily find out if they're approved from any desktop or mobile device. 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 both print and online materials, along with educational videos and presentations throughout the year.

REPAYMENT OPTION	LOAN TERM	INTEREST RATE TYPE	INTEREST RATE <sup>1</sup>	MONTHLY IN-SCHOOL PAYMENT <sup>2</sup>	MONTHLY POST-SCHOOL PAYMENT <sup>2</sup>	TOTAL AMOUNT PAID	
FULL PRINCIPAL & INTEREST	5 Yrs	Fixed	9.258%	\$208.84 x 26	\$208.84 x 34	\$12,530.28	<a href="#">SELECT</a>
FULL PRINCIPAL & INTEREST	8 Yrs	Fixed	10.408%	\$153.91 x 26	\$153.91 x 70	\$14,775.27	<a href="#">SELECT</a>
FULL PRINCIPAL & INTEREST	10 Yrs	Fixed	10.408%	\$134.42 x 26	\$134.42 x 94	\$16,130.44	<a href="#">SELECT</a>
FULL PRINCIPAL	15 Yrs	Fixed	11.742%	\$118.36 x 26	\$118.36 x 154	\$21,305.16	<a href="#">SELECT</a>

For additional questions, please contact your campus representative:

## COLLEGE AVE STUDENT LOANS

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College AVE<sup>®</sup>  
STUDENT LOANS

[collegeave.com](http://collegeave.com)

College Ave Student Loans products are made available through Firsttrust Bank, member FDIC, First Citizens Community 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.

<sup>1</sup> The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments. If a payment is returned, you will lose this benefit.

<sup>2</sup> 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](http://WWW.COLLEGEAVESTUDENTLOANS.COM) FOR THE MOST UP-TO-DATE INFORMATION.