

Undergraduate Student Loan Product Information

ACADEMIC YEAR 2015-16



INTEREST RATES	Variable rates from 2.43% - 10.14% Fixed rates from 5.18% - 12.39%
FEES	No origination or application fees, and no penalty fees for early repayment
STUDENT 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). ▶ 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	<p>Borrowers have a choice of in-school repayment options with interest rates that reward responsible borrowing:</p> <ul style="list-style-type: none"> ▶ IMMEDIATE FULL PRINCIPAL AND INTEREST: Variable rates from 2.43% to 8.56% Fixed rates from 5.18% to 10.81% ▶ INTEREST ONLY (pay interest charges each month during school.): Variable rates from 2.50% to 9.09% Fixed rates from 5.25% to 11.34% ▶ FLAT PAY (pay \$25 a month while in school)¹: Variable rates from 3.00% to 9.61% Fixed rates from 5.75% to 11.86% ▶ DEFERRED (no payments required while in school): Variable rates from 3.50% to 10.14% Fixed rates from 6.25% to 12.39%
REPAYMENT TERMS	Borrowers have a choice of term lengths: 8, 10, 12 or 15 years ²
GRACE PERIOD	6 months for undergraduate student loans
LOAN AMOUNT	Borrow up to 100% of the school-certified cost of attendance (minimum \$2,000) ³
BORROWER BENEFITS	0.25% interest rate reduction for automatic payments ⁴

No jargon.

Choices are great. Help finding what you need is better. Doing it quickly is amazing.

We offer the most choices for when to start repaying the loan and how long to pay it back to help students find the perfect balance. We don't just give lots of options though; we help them narrow it down to find their best fit.

The easiest way to understand the choices is to see it! That's why we created our online calculator to let students and families see how they can save money.

No surprises.

Students and families can get their personal rates in seconds through our free pre-qualification tool.

We tell students (and cosigners) whether their credit qualifies for the loan and what rates they personally can expect from us before they apply without affecting their credit score.

www.CollegeAveStudentLoans.com

Need Help?

Schools can reach us at

(844) 422-7501

9 am to 6 pm ET Monday
through Friday,
or by email at
schools@collegeave.com

Students can reach us at

(844) 422-7502

9 am to 6 pm ET Monday
through Friday,
or by email at
studentloans@collegeave.com

We have a plan that is right for your students.

Check out our website and learn more about our loan options and how we help students find the best fit for them in seconds.

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Student loans are all we do.

That's it.

So we can give students and their families
the attention they deserve.

When your students are ready for the loan, we have the fastest – and easiest – online student loan application out there, whether they're on their phone, tablet, or laptop.

Apply from the couch, the bus, a coffee shop – you name it.



- ▶ Great low rates
- ▶ Instant credit decision
- ▶ Easy mobile access

College Ave Student Loans products are made available through either Firsttrust Bank, member FDIC, or Liberty Bank, N.A., member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 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 6.5% variable Annual Percentage Rate ("APR"): 54 monthly payments of \$25 while in school, followed by 96 monthly payments of \$154.95 while in the repayment period, for a total amount of payments of \$16,224.78. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

2 This informational repayment example uses typical loan terms for a freshman borrower who selects the Deferred Repayment Option with an 8-year repayment term, has a \$10,000 loan that is disbursed in one disbursement and a 7% variable Annual Percentage Rate ("APR"): 96 monthly payments of \$179.28 while in the repayment period, for a total amount of payments of \$17,211.20. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

3 As certified by the school and less any other financial aid received. Minimum \$2,000.

4 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.

Information advertised as of June 20, 2016. Variable interest rates may increase after consummation.

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.

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Graduate Student Loan Product Information

ACADEMIC YEAR 2015-16

Designed for grad students who have great credit and want an option beyond the traditional programs that recognizes and rewards their positive credit history.

INTEREST RATES	Variable rates from 3.43% - 7.25% Fixed rates from 5.93% - 8.25%
FEES	No origination or application fees, and no penalty fees for early repayment
STUDENT 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). ▶ 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	<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)¹ ▶ DEFERRED (no payments required while in school)
REPAYMENT TERMS	Borrowers have a choice of term lengths: 8, 10, 12 or 15 years ²
GRACE PERIOD	9 months for graduate student loans
LOAN AMOUNT	Borrow up to 100% of the school-certified cost of attendance (minimum \$2,000) ³
BORROWER BENEFITS	0.25% interest rate reduction for automatic payments ⁴

No jargon.

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1 This informational repayment example uses typical loan terms for a graduate borrower who selects the Flat Repayment Option with an 8-year repayment term, has a \$15,000 loan that is disbursed in one disbursement and a 7.30% fixed Annual Percentage Rate ("APR"): 33 monthly payments of \$25 while in school, followed by 96 monthly payments of \$237.17 while in the repayment period, for a total amount of payments of \$23,593.56. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

2 This informational repayment example uses typical loan terms for a graduate borrower who selects the Deferred Repayment Option with an 8-year repayment term, has a \$15,000 loan that is disbursed in one disbursement and a 7.82% fixed Annual Percentage Rate ("APR"): 96 monthly payments of \$255.99 while in the repayment period, for a total amount of payments of \$24,574.78. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

3 As certified by the school and less any other financial aid received. Minimum \$2,000.

4 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.

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