

# STUDENT LOAN REFINANCE

## PRODUCT INFORMATION

### Student Loan Refinancing

We offer Student Loan Refinancing for graduates with existing loans who want to manage monthly payments or reduce the total cost.<sup>1</sup> Federal, private or a combination of both loan types can be refinanced.

### Best in Class Application

Our simple application lets customers get their personal refinance rate in just a few minutes. Borrowers can customize their refinance loan term to find a payment that fits their budget and payoff goals.

#### INTEREST RATES

Fixed or variable rates available. Current rates can be found on our website at [collegeave.com](https://collegeave.com)

#### ORIGINATION FEES

No origination or application fees, and no penalty fees for early repayment

#### ELIGIBILITY

- ▶ Borrowers must have graduated from an eligible degree-granting school
- ▶ Federal and private loans are eligible. Borrower does not need to be an existing College Ave customer
- ▶ As determined by a credit review, the borrower must be able to repay the loan, or bring a credit-worthy cosigner who can repay the loan
- ▶ Cosigners must be United States citizens or permanent residents

#### REPAYMENT TERMS

Borrowers can choose their repayment term from 5 to 15 years

#### LOAN AMOUNT

- ▶ \$5,000 minimum loan amount
- ▶ Maximum loan amount of \$300,000 for medical, dental, pharmacy or veterinary doctorate degrees, \$150,000 for all other undergraduate or graduate degrees

#### BORROWER BENEFITS

0.25% interest rate reduction for automatic payments<sup>1</sup>

# Need help?

9AM-9PM ET MONDAY-FRIDAY

## SCHOOLS CAN REACH US AT

[schools@collegeave.com](mailto:schools@collegeave.com)

(844) 422-7501

## STUDENTS CAN REACH US AT

[studentloans@collegeave.com](mailto:studentloans@collegeave.com)

(844) 422-7502

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

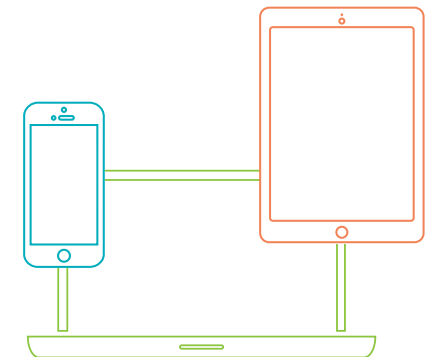
[collegeave.com](https://collegeave.com)

# Student loans are all we do. That's it.

We have the perfect fit for your families and alumni and the easiest way to understand it is to see it. That's why we created our online calculators to help students, families and alumni engage with the options and find the best plan for them.

We have the fastest online student loan application, whether on phone, tablet, or laptop.

- ▶ Great low rates
- ▶ Easy mobile access
- ▶ Apply in just minutes to get an instant credit decision



College Ave 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.

1 The 0.25% auto-pay interest rate reduction applies as long as the borrower or cosigner, if applicable, enrolls in auto-pay and authorizes our loan servicer to automatically deduct your monthly payments from a valid bank account via Automated Clearing House ("ACH"). The rate reduction applies for as long as the monthly payment amount is successfully deducted from the designated bank account and is suspended during periods of forbearance and certain deferments.

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.COLLEGEAVE.COM](https://www.collegeave.com) FOR THE MOST UP-TO-DATE INFORMATION.

Information advertised valid as of January 2, 2024. Variable interest rates may increase after consummation.