

Reset Refinance Loan® for In-School Borrowers

Repayment Details

The Reset Refinance Loan for In-School Borrowers features:

- ▶ No required payments while the student is enrolled on at least a half-time basis and for six months after the student graduates, leaves school or drops below half-time enrollment.
- ▶ A 15-year repayment term that begins after the six-month separation period.

Examples for a \$10,000 Loan

If you or your cosigner's FICO ¹ score is...	Fixed Interest Rate	Origination Fee	Annual Percentage Rate (APR)	Estimated Finance Charge	Estimated Monthly Payment
800 or more ²	5.60%	0%	5.50%	\$6,875	\$94
760–799 ³	6.30%	0%	6.17%	\$7,920	\$100
720–759 ⁴	6.52%	0%	6.39%	\$8,258	\$101
670–719 ⁵	7.22%	0%	7.05%	\$9,360	\$108

¹ The FICO score used is the TransUnion FICO Score 4, which is based on data from TransUnion and may be different from other credit scores. FICO is a registered trademark of the Fair Isaac Corporation.

² Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 5.60% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

³ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 6.30% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

⁴ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 6.52% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

⁵ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee, deferring payments for 30 months, and a fixed interest rate of 7.22% during the 30-month in-school and separation period and the 180-month principal and interest repayment period.

