

1485 Response Rd., Ste. 126, Sacramento, CA 95815  
916-569-5400 (Sacramento area) or 800-962-0990

## Loan Interest Rate & Fees

Your interest rate will be

**5.90%**

### Your Interest Rate (upon approval)

The interest rate you pay will be determined after you apply. The interest rate is established by the Board of Directors. If approved, we will notify you of the current rate at the time of approval.

### Your Interest Rate During the Life of the Loan

**Your rate is fixed.** This means that your rate will not change during the life of the loan.

### Loan Fees

- Late Payment Fee: \$15.00

## Loan Cost Examples

The total amount you will pay for this loan will vary depending upon when you start to repay it. This example provides estimates based upon two repayment option(s) available to you while enrolled in school.

Repayment Option (while enrolled in school)	Amount Provided (amount provided directly to you or your school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 48 months
<b>1. MAKE FULL PAYMENTS</b> Pay both the principal and interest amounts while enrolled in school.	<b>\$5,000.00</b>	5.90%	48 months Repayment begins within 30 days following the date loan proceeds are disbursed	<b>\$5,625.06</b>
<b>2. DEFER PAYMENTS FOR 12 MONTHS</b> Make no payments for the first 12 months while enrolled in school. Interest will be charged and added to your loan.	<b>\$5,000.00</b>	5.90%	48 months Repayment begins 12 months following the date loan proceeds are disbursed	<b>\$5,787.55</b>

### About this example.

Maximum loan amount is \$25,000.

Should you fail to complete the educational program, repayment will begin 30 days after your early withdrawal or termination.

## Federal Loan Alternatives

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Loan Program	Current Interest Rates by Program Type
<b>PERKINS</b> for Students	5.00% fixed
<b>STAFFORD</b> for Students	4.53% fixed Undergraduate subsidized and unsubsidized
	6.08% fixed Graduate and professional degree
<b>PLUS</b> for Parents and Graduate/Professional Students	7.08% fixed Federal Direct Loan

**You may qualify for federal education loans.**  
For additional information, **contact your school's financial aid office or the Department of Education at:**

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

## Next Steps

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### 1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's website at: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) for more information about other loans.

### 2. To Apply for This Loan, Complete the Application and the Self Certification Form.

You may get the certification form from your school's financial aid office. If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law and the fixed interest rate may change).

## REFERENCE NOTES

### Eligibility Criteria

- Must be approved through the Leadership Institute and provide documentation of proof of acceptance into the program prior to funding the loan.
- Must be a Credit Union member in good standing and meet our underwriting criteria.

### Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

**More information about loan eligibility and repayment deferral or forbearance options is available in your loan application and loan agreement.**