

EDvestinU®

# Private Student Loan

## FEATURES

### Find My Rate

- Pre-qualify for rates in less than one minute
- No impact on credit score\*

### Customizable Repayment Types & Terms

- Students select what works best for them

### No Upfront Fees

### No Prepayment Penalty

## BENEFITS

Competitive rates offered by a nonprofit lender

0.50% interest rate reduction for Autopay<sup>1</sup>

Cosigner Release<sup>2</sup>

Deferment options available

Loan counseling from application to final payment

Serviced in-house by a nationally recognized nonprofit provider

## ELIGIBILITY

Applicant must be a U.S. Citizen or Permanent Resident that is at least 17 years of age residing in an eligible state<sup>3</sup>

International students eligible with a U.S. Citizen or Permanent Resident cosigner

Minimum loan amount \$1,000.00

Maximum loan amount

Up to the Cost of Attendance

Aggregate Max \$200,000

Enrolled at least half-time

SAP not required

## REPAYMENT

Find our rate table here:



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

[schoolservices@edvestinu.com](mailto:schoolservices@edvestinu.com)

855.887.5430

EDvestinU is a loan product of the New Hampshire Higher Education Loan Corporation

\* To pre-qualify, a soft credit pull will be conducted that will not affect an applicant's credit score. However, if an applicant elects to continue and submit an application, a full credit report from one or more consumer reporting agencies will be required, which is considered a hard credit pull and may impact the applicant's credit score.

<sup>1</sup> The interest rate reduction for authorizing our servicer to automatically deduct monthly payments from a savings or checking account will not reduce the monthly payment, but will reduce the monthly finance charge, resulting in a lower total cost of loan. Private Loans that are in a deferment (including borrowers who elect deferred repayment), grace period, or forbearance are not eligible to enroll and receive the automatic payment benefit until they enter into repayment. Borrowers electing to enroll in interest-only or immediate repayment are eligible to enroll in automatic payment once the loan is considered to be fully disbursed.

<sup>2</sup> Cosigner release allowed if an account is in current standing, after 36 months of consecutive & on-time payments (or fewer, as required based on borrower's state of residency), with a borrower FICO >749 for EDvestinU Private Student Loans and minimum income requirement of \$30,000 with no foreclosures, repossessions, wage garnishments, unpaid tax liens, unpaid judgments or other public records having an open balance exceeding \$100 during the last 7 years. The borrower must not currently be involved in bankruptcy proceeding or had any bankruptcy filings during the past 10 years and cannot have any defaults on education loans.

<sup>3</sup> Visit [www.edvestinu.com/state-eligibility](http://www.edvestinu.com/state-eligibility) for a listing of eligible states based on applicant residency.

Program Code: U.S. Citizen or Permanent Resident - C39 / International Students - C44

Lender: New Hampshire Higher Education Loan Corporation (632996) (dba The NHHEAF Network)