

# Back to School Loan Promotion

You could win:  
A movie night  
gift basket

## Why a private student loan?

- Borrow up to \$120,000 in undergraduate loans; Borrow up to \$160,000 in graduate loans!
- Use the money for tuition, room & board, books, computers, and more!
- Lower rates\* based on academic history and/or if you set up recurring monthly payments!
- Possible Cosigner Release\*\* available
- No origination fee
- Online Account Access
- Flexible Payment Options

## Why a back to school personal loan?

- Borrow up to \$1,000
- 9.9%<sup>APR</sup> interest rate for 12 months (Rate can be reduced if credit score qualifies)
- Use the money for anything: clothes, school supplies, books, laptops, and more!
- This offer only lasts from July 23rd - August 30th - so hurry! It's also just in time for tax-free weekend!

# Sending your kid off to kindergarten? Watching your kid pack for college? Our Back To School Loan Promotion has all of your expenses covered.

From July 23rd to August 30th, enjoy a reduced loan rate of 9.9% APR<sup>†</sup> for 12 months on back to school personal loans!

**Think you need a private student loan? Read more:**

Private loans have higher borrowing limits, meaning they typically provide enough funds to cover all costs. Private loans are meant to be used to pay the remaining balance after using all other federal loan funds. You can prepay - either partially or fully - at anytime without incurring any fees or penalties!

\*Your initial rate will be determined after a review of your application and credit profile. You must be either a U.S. citizen or Permanent Resident in an eligible state and from an eligible school (enrolled on at least a half-time basis), and meet United Credit Union's credit and income requirements to qualify for a loan. All private student loans from United Credit Union must be certified by the applicant's school, and United Credit Union reserves the right to reduce the loan amount or withhold funding based on the school certification or in the event the school does not certify the loan, respectively. If you enroll in automatic monthly payments from a personal checking or savings account to pay principal and interest amounts that are due, the Margin will be reduced by 0.25%. This rate reduction will be removed and the rate will be increased by 0.25% upon any cancellation or failed collection attempt of the automatic payment and will be suspended during any period of deferment or forbearance. As a result, during the forbearance or suspension period, and/or if the automatic payment is canceled, any increase will take the form of higher payments.\*\*Cosigner release is subject to lender approval. <sup>†</sup>APR = Annual Percentage Rate. Rate subject to credit worthiness and approval. After 12 months, rate will return to normal rate based on credit worthiness.