



# PRIVATE STUDENT LOAN PROGRAM HIGHLIGHTS

**EDvestinU® is a program of the New Hampshire Higher Education Loan Corporation (NHHELCO)**

<b>Student Eligibility</b>	<ul style="list-style-type: none"> <li>▶ Students must be enrolled at least half-time at an eligible, U.S. based, Title IV, degree-granting college/university</li> <li>▶ International students are eligible with a creditworthy U.S. citizen or permanent resident cosigner</li> </ul>																																													
<b>Fees</b>	<b>Zero</b> origination, disbursement, deferment, or repayment fees, and no prepayment penalty																																													
<b>Loan Limits</b>	<ul style="list-style-type: none"> <li>▶ Funds cost of attendance less aid</li> <li>▶ May be used for prior balances</li> <li>▶ Minimum loan amount: \$1,000</li> <li>▶ Aggregate total per borrower: \$200,000</li> </ul>																																													
<b>Repayment Options<sup>1</sup></b> Based on a \$10,000 loan repaid over 10 years	<table border="1"> <thead> <tr> <th>Repayment Type</th> <th>Interest Rate</th> <th>APR</th> <th>Projected Monthly Payment</th> <th>Total Cost of Loan</th> </tr> </thead> <tbody> <tr> <td colspan="5" style="text-align: center;"><b>FIXED</b></td> </tr> <tr> <td>Immediate<sup>2</sup></td> <td>4.50% - 8.75%</td> <td>4.516% - 8.759%</td> <td>\$106.95 - \$129.98</td> <td>\$12,465.03 - \$15,077.68</td> </tr> <tr> <td>Interest-Only<sup>3</sup></td> <td>5.00% - 9.25%</td> <td>5.011% - 9.260%</td> <td>\$109.52 - \$132.90</td> <td>\$14,693.37 - \$19,011.18</td> </tr> <tr> <td>Deferred</td> <td>5.50% - 9.75%</td> <td>5.444% - 9.181%</td> <td>\$137.60 - \$188.06</td> <td>\$16,025.33 - \$21,796.34</td> </tr> <tr> <td colspan="5" style="text-align: center;"><b>VARIABLE</b></td> </tr> <tr> <td>Immediate<sup>2</sup></td> <td>3.23% - 8.73%</td> <td>3.246% - 8.738%</td> <td>\$100.59 - \$129.86</td> <td>\$11,738.32 - \$15,063.76</td> </tr> <tr> <td>Interest-Only<sup>3</sup></td> <td>3.73% - 9.23%</td> <td>3.740% - 9.240%</td> <td>\$103.06 - \$132.78</td> <td>\$13,461.63 - \$18,989.93</td> </tr> <tr> <td>Deferred</td> <td>4.23% - 9.73%</td> <td>4.279% - 9.164%</td> <td>\$124.53 - \$187.79</td> <td>\$14,521.78 - \$21,766.92</td> </tr> </tbody> </table>	Repayment Type	Interest Rate	APR	Projected Monthly Payment	Total Cost of Loan	<b>FIXED</b>					Immediate <sup>2</sup>	4.50% - 8.75%	4.516% - 8.759%	\$106.95 - \$129.98	\$12,465.03 - \$15,077.68	Interest-Only <sup>3</sup>	5.00% - 9.25%	5.011% - 9.260%	\$109.52 - \$132.90	\$14,693.37 - \$19,011.18	Deferred	5.50% - 9.75%	5.444% - 9.181%	\$137.60 - \$188.06	\$16,025.33 - \$21,796.34	<b>VARIABLE</b>					Immediate <sup>2</sup>	3.23% - 8.73%	3.246% - 8.738%	\$100.59 - \$129.86	\$11,738.32 - \$15,063.76	Interest-Only <sup>3</sup>	3.73% - 9.23%	3.740% - 9.240%	\$103.06 - \$132.78	\$13,461.63 - \$18,989.93	Deferred	4.23% - 9.73%	4.279% - 9.164%	\$124.53 - \$187.79	\$14,521.78 - \$21,766.92
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<b>Repayment Details</b>	<ul style="list-style-type: none"> <li>▶ Flexible repayment options including Immediate, Interest-Only, and Deferred with repayment lengths ranging from 7 – 20 years based on aggregate balance</li> <li>▶ 6-month grace period for deferred loans</li> <li>▶ Economic Hardship Deferment, Military Deferment, and Discretionary Forbearance available</li> <li>▶ Death Discharge available, even if a cosigner remains on the loan</li> </ul>																																													
<b>Borrower Benefits</b>	<ul style="list-style-type: none"> <li>▶ 0.50% Interest rate reduction for using Autopay<sup>4</sup></li> <li>▶ Cosigner Release<sup>5</sup> available after 24 consecutive, on-time payments</li> <li>▶ Expert loan counseling from application to final payment</li> <li>▶ Student loan servicing from our own nationally recognized nonprofit service provider</li> </ul>																																													
<b>Lender</b>	New Hampshire Higher Education Loan Corporation (NHHELCO) Lender Code: 632996																																													
<b>Origination Processor</b>	CampusDoor™ Provides EDvestinU's web-based application system																																													
<b>Servicer</b>	Granite State Management & Resources (GSM&R) NHHELCO's nonprofit sister agency, GSM&R, provides loan servicing for borrowers in repayment.																																													

<sup>1</sup>APR or "annual percentage rate," projected monthly payments, and total cost of loan examples are based on a \$10,000 loan disbursed in two equal disbursements with a 10-year repayment. The examples assume a 0.50% interest rate reduction for authorizing our servicer to automatically deduct monthly payments from a savings or checking account, and that a cosigner is present on the loan. 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. Variable APR rates may increase or decrease depending on fluctuations in the London Interbank Offered Rate (LIBOR) index. Monthly interest rate accrual is based on the published One-Month London Interbank Offered Rate ("LIBOR") as of the last business day of the previous month plus your applicable margin. As of September 29, 2017 the One-Month LIBOR rate is 1.23%.

<sup>2</sup>Immediate repayment examples assume a 1% interest rate reduction incentive that is only available to loans with a creditworthy cosigner.

<sup>3</sup>Interest-only repayment examples assume a .50% interest rate reduction incentive that is only available to loans with a creditworthy cosigner.

<sup>4</sup>Autopay Benefit: During Periods when payments are due, you will be eligible to receive a 0.50 percentage point interest rate reduction on your loan by authorizing our loan servicer to automatically deduct your payments each month from your bank account. 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.

<sup>5</sup>Cosigner release allowed if an account is in current standing, after 24 months of consecutive & on-time payments 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.