

SIMPLE

Apply from your smartphone, tablet or laptop in just minutes and find out instantly if you're approved.

CLEAR

Know what you're getting, how it works, and how to save as much as possible.

PERSONAL

We give you options so you can build the best loan for you, and we're here for you all the way.



START YOUR APPLICATION TODAY

COLLEGEAVE.COM/NYSFOP-PC



College AVE[®]
STUDENT LOANS

Major Help. Minor Stress.[®] **COLLEGEAVE.COM/NYSFOP-PC**

College Ave Student Loans products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to individual approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

1 This informational repayment example uses typical loan terms for a refi borrower with a Full Principal & Interest Repayment and a 10-year repayment term, has a \$40,000 loan and a 5.5% Annual Percentage Rate ("APR"): 120 monthly payments of \$434.11 while in the repayment period, for a total amount of payments of \$52,092.61. Loans will never have a full principal and interest monthly payment of less than \$50. Your actual rates and repayment terms may vary.

2 \$5,000 is the minimum requirement to refinance. The maximum loan amount is \$300,000 for those with medical, dental, pharmacy or veterinary doctorate degrees, and \$150,000 for all other undergraduate or graduate degrees.

3 Rates shown are for the College Ave Undergraduate Loan product and include autopay discount. The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE (IN WHOLE OR IN PART) THIS LOAN PROGRAM AND ITS ASSOCIATED SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK WWW.COLLEGEAVESTUDENTLOANS.COM FOR THE MOST UP-TO-DATE INFORMATION.

Information advertised valid as of 01/03/2022. Variable interest rates may increase after consummation. Lowest advertised rates require selection of full principal and interest payments with the shortest available loan term.

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BROUGHT TO YOU IN PARTNERSHIP WITH
COLLEGE AVE STUDENT LOANS

A BETTER STUDENT LOAN EXPERIENCE

REFINANCING



COLLEGEAVE.COM/NYSFOP-PC

Major Help. Minor Stress.®

Refinancing an existing student loan with College Ave can reduce your monthly payments and even the total cost of your loan.

REPAYMENT OPTIONS THAT WORK FOR YOU

You decide how quickly you pay back the loan. Pick as little as 5 years or take up to 15 years.¹

Super-Flexible Repayment Terms¹



SAVE MORE OVERALL
Save on total interest but make bigger monthly payments



Choose
anywhere from
5 to 15 years¹



PAY LESS MONTHLY
Make smaller monthly payments but pay more in interest overall

COMPETITIVE FIXED & VARIABLE RATES

We'll tell you whether your credit pre-qualifies for a loan and what interest rates you can personally expect, before you apply and without impacting your credit score. Check out our current rates at [COLLEGEAVE.COM/NYSFOP-PC](https://collegeave.com/nysfop-pc)

Rate Options

FIXED RATE does not change for the life of the loan

KEYPOINTS

- Fixed interest rate will not increase or decrease
- You will know the payment amount and total cost up front

VARIABLE RATE changes with a market index

KEYPOINTS

- Variable rates are usually lower than fixed rates to start but can change over time
- If the index moves up, your rate and monthly payments will increase. If the index moves down, your rate and monthly payments will decrease

FEELING OVERWHELMED? WE'VE GOT A BETTER PROCESS.

We learned from other complicated lending companies and decided to make getting a refi loan better. Plus we're here with tools and support every step of the way.

- Refinance loan amounts as low as \$5,000²
- Fast and easy application process, with an instant credit decision
- 0.25% rate reduction when you sign up for auto-pay³
- Tools to show you what you're getting, how it works, and how to save

SEE IT IN ACTION

Our loans have options so you can create the perfect fit for you. Adjust the settings in our refi calculator to fit your needs and learn how to save, or start an application to find out if your credit qualifies for the loan and what rates you can expect.

[COLLEGEAVE.COM/NYSFOP-PC](https://collegeave.com/nysfop-pc)