



# Private Student Loan



## FEATURES

### Find My Rate

- Pre-qualify for rates in three minutes
- No impact on credit score\*

### Multiple Repayment Options & Terms

- Students select what works best for them

### No Upfront Fees

### No Prepayment Penalty

## BENEFITS

Product offered by a nonprofit organization  
0.25% interest rate reduction for automatic debit<sup>1</sup>  
Cosigner Release<sup>2</sup>  
Deferment options available  
Proceeds support college access and scholarship initiatives

## ELIGIBILITY

Applicant must be the age of majority for the state in which they reside  
International students eligible with a U.S. Citizen or Permanent Resident cosigner  
Minimum loan amount \$2,001.00  
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](https://edvestinu.com)

[loansupport@graniteedvance.org](mailto:loansupport@graniteedvance.org) | (855) 887-5430

EdvestinU is a loan product of Granite Edvance Corporation, and may be funded by Granite Edvance Corporation NMLS ID# 1527348, [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org) or Bank of Lake Mills, member FDIC. Subject to credit approval and underwriting guidelines. Bank of Lake Mills does not have an ownership interest in Granite Edvance. Neither Granite Edvance nor Bank of Lake Mills is affiliated with the school you attended or are attending.

\* 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> 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 debit benefit until they enter into repayment. Borrowers electing to enroll in interest-only or immediate repayment are eligible to enroll in automatic debit upon initial disbursement.

<sup>2</sup> Cosigner release allowed if an account is in current standing, after 24 months of consecutive & on-time payments (or fewer, as required based on borrower's state of residency), and the borrower meets the loan program's current underwriting criteria.