



# Refinance Loan



## FEATURES

### Find My Rate

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

### Multiple Repayment Terms

- Reduce the monthly payment or reduce the total cost

### 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 a U.S. Citizen or eligible non-citizen who is the age of majority for the state in which they reside
- Private and Federal Loans<sup>3</sup> can be included
- Minimum loan amount \$7,500.00
- Maximum loan amount \$200,000.00

## REPAYMENT

Find our rate table here:



loansupport@graniteedvance.org | (855) 887-5430

[edvestinu.com/refi](https://edvestinu.com/refi)

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> Loans that are in a deferment or forbearance are not eligible to enroll and receive the automatic debit benefit until they enter into repayment.

<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.

<sup>3</sup> Borrowers should research what Federal Student Loan benefits they may be eligible for before choosing to include these loans in an EdvestinU Refinance Loan. We encourage you to speak with your Federal loan servicer and/or research the options.