Loan Interest Rate & Fees

| Your starting interest rate will be between | 3.99% and 8.50% |

Your Interest Rate (upon approval)
The interest rate you pay will be determined after you apply. It will be based upon your credit history and other factors (cosigner credit, school type, etc.). If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate during the life of the loan
Your interest rate is fixed. This means that your rate will not differ from the rates on this form. For more information on this rate, see the reference notes.

Your rate will not change after you are approved.

Loan Fees
- Late Charge: 5% of the amount of the past due payment or $10.00, whichever is less
- Returned Check Charge: $15.00

Loan Cost Examples
This example provides an estimate based on payment beginning immediately after loan approval.

<table>
<thead>
<tr>
<th>Repayment Option</th>
<th>Amount Provided (amount provided directly to you or your other lenders)</th>
<th>Interest Rate (highest possible starting rate)</th>
<th>Loan Term (how long you have to pay off the loan)</th>
<th>Total Paid over loan term (includes associated fees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. MAKE FULL PAYMENTS</td>
<td>$10,000.00</td>
<td>6.75%</td>
<td>60 months</td>
<td>$11,825.54</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7.75%</td>
<td>120 months</td>
<td>$14,422.86</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8.50%</td>
<td>180 months</td>
<td>$17,753.67</td>
</tr>
</tbody>
</table>

About this example
The repayment example assumes a minimum monthly payment of $50. It is based on the highest starting rate currently charged and associated fees.
Next Steps

1. **To Apply for this Loan, Complete the Application.**
   If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

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### REFERENCE NOTES

**Fixed Interest Rate:**
This loan has a fixed rate. Your rate upon approval will not change.

**Eligibility Criteria**

**Borrower**
Borrower must be age of majority in state of residence at the time you apply.
Borrower must have student loans that are eligible for consolidation. If federal loans are included, those loans become ineligible for federal loan benefits, such as deferment. Please refer to the "Important Disclosures About Refinancing Your Loans."

**Cosigners**
Cosigner must be age of majority in the state of residence at the time you apply.
Rates may be, but are not necessarily, higher without a cosigner.

**Bankruptcy Limitations**
If you file for bankruptcy, you may still be required to pay back this loan.

**More information about loan eligibility and forbearance options is available in your loan application and promissory note.**

Your UW Credit Union loan will be serviced by Firstmark Services. www.firstmarkservices.com.