

Education Refi Loan Application and Solicitation Disclosure

Thrivent Federal Credit Union

10640 Mather Blvd., Suite 100

Mather, CA 95655

(866) 540-3191

Loan Interest Rate & Fees

Your **starting interest rate** will be between

3.99% and **9.49%**

Your Starting Interest Rate (upon approval)

The interest rate you pay will be determined after you apply. It will be based upon your credit worthiness if you apply by yourself. It will be based on your cosigner's credit worthiness if you apply with a cosigner. 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 rate is fixed. This means that your rate will never change during the life of your loan. For more information on this rate, see the Reference Notes.

Your rate is fixed. This means that your rate will never change during the life of your loan.

Loan Fees

Late Charge: Greater of \$10.00 or 5% of the required payment amount

Returned Check Fee: \$29.00

Loan Cost Examples

This example provides an estimate based on payments beginning immediately after loan approval.

Repayment Option	Amount Provided (amount provided directly to you or your other lenders)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 180 months (includes associated fees)
1. MAKE FULL PAYMENTS Immediately pay both the full amount of principal and interest.	\$10,000.00	9.49%	180 months starting when your loan is first disbursed	\$18,785.61
2. GRADUATED PAYMENTS Immediately pay both the full amount of principal and interest for 24 months using a 360-month amortization schedule, and then pay the full amount of principal and interest amortized over the remaining loan term (156 months).	\$10,000.00	9.49%	180 months starting when your loan is first disbursed	\$19,230.91

About this example

The repayment example assumes a minimum monthly payment of \$50 and a maximum repayment of 15 years. 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 time, except as permitted by law).

REFERENCE NOTES

Fixed Interest Rate

This loan has a fixed rate that will not change during the life of your loan.

A cosigner is not required, but rates may be higher without a cosigner who has better credit than the borrower.

Bankruptcy Limitations

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

Borrower and Cosigner Eligibility Criteria

You must be a U.S. citizen or permanent resident who meets the required credit criteria.

You must have reached the age of majority in the state where you reside at the time you apply.

Borrower must have student loans that are eligible for refinance.

Borrower must have graduated from an approved school.

Refinancing Federal Loans

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 Student Loans".

More information about loan eligibility and forbearance options is available in your application and Credit Agreement.