

Make College More Affordable With OTEFCU

Parents/Students: Are the costs of college getting you down? Fill the gaps between federal funding and your wallet by applying for a low-rate private student loan at OTEFCU.

OTEFCU's private student loans offer lower rate options than most similar student loan programs. Private student loans at OTEFCU feature:

- Flexible repayment options - interest only while in school!
- Lines-of-credit to be used during your time as a student*
- Rates as low as 5.25% APR**

Apply today to start funding your dream education. To learn more about OTEFCU's private student loans and apply, visit Oswegoteacherscu.org or call **315-342-4574**.

* Subject to credit qualification and annual credit review

** APR = Annual Percentage Rate.

Make Repayment Easy

After graduation, keeping track of multiple student loans can be confusing. Simplify repayment by refinancing and consolidating your student loans with OTEFCU! Consolidating your high rate loans into one fixed rate student loan can potentially save you hundreds on interest charges. OTEFCU's Student Loan Refinance offer:

- Easy application process
- Loan consolidation up to \$30,000
- Terms up to 10 years
- Convert your loan to a fixed rate
- 0.25% rate discount for signing up for having an OTEFCU Visa Credit Card

Don't let student loans get in the way of your post-grad life. Instead, consolidate with OTEFCU with a Student Loan. Discover your options for repayment and apply today at Oswegoteacherscu.org or call **(315) 342-4574**