



Student Loan Refinance Sale

A Limited Time Offer

Oswego Teachers' EFCU Student Loan REFI offer:

To help make your loan payments more predictable, OTEFCU has introduced a fixed rate student loan option for you.

Take advantage of:

- Lower loan rates than most private and unsubsidized student loan programs
- Fixed Rate and Fixed Payment - it's an ideal time to convert your variable rate
- Flexible repayment terms up to 120 months
- Zero Origination Fees
- Borrow up to \$30,000

Enjoy a Lower Fixed Rate with OTEFCU's Student Loan Sale

Credit Score	Fixed APR**
780+	5.75%
720 - 779	5.75%
680 - 719	5.75%
640 - 679	7.00%
600 - 639	7.50%

Receive a .25% discount on these rates when you have OTEFCU's VISA Credit Card

What we need from you:

- A completed loan application
- Copy of the student loan bill(s) you want to refinance
- Proof of income (two recent pay stubs or a signed employer contract or most recent W-2).

You can fax (315-342-2205), mail or drop off the information.

**Pricing is based on payroll deduction to and automatic payment from an OTEFCU account. **The stated APR does not include a .25% discount for having an OTEFCU VISA card. After one year, if your credit score improves, you may have the opportunity to modify your loan at a better rate. Other conditions may apply. Subject to application and credit approval. Rates may change at any time.

For more details call the credit union at:

Oswego Teachers EFCU
315-342-4574