



Refer. Earn. Retain. *It's that simple.*

cuStudentLoans Referral Program

cuStudentLoans is a private student loan program that is managed and designed by participating credit unions using common underwriting and pricing. The program, which features a private student loan and private student loan consolidation, includes loan participations to enhance risk mitigation. This program is governed by the cuStudentLending LLC CUSO and powered by **Fynanz, Inc.**, a financial technology company that provides private student lending platforms to over 150 credit unions.

Benefits

- Offer members an additional and important loan product
- Opportunity to earn referral fee income
- Non-solicitation agreement retains your member sovereignty
- Keep credit union members in credit unions!



Private Student Loan

- Variable Rates ranging from:
3-Month LIBOR + 2.99%-8.99%
- Zero Origination Fees for all qualified student borrowers
- 1% Interest Rate Reduction once you repay 10% of the loan principal
- Cosigner Release after just 24 consecutive on-time payments

Private Student Loan Consolidation

- Variable rates ranging from:
PRIME + 1.50% – 4.00%
- Interest-Only Repayment Option up to 4 years for eligible borrowers
- Cosigner Release after just 12 consecutive on-time principal & interest payments
- Lower Payment and Competitive Rate with a 15 year loan repayment option

Sign up instantly on your own and start offering to your members!

Visit referral.cuStudentLoans.org or call **800-881-8985**



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Centralized Marketing Platform

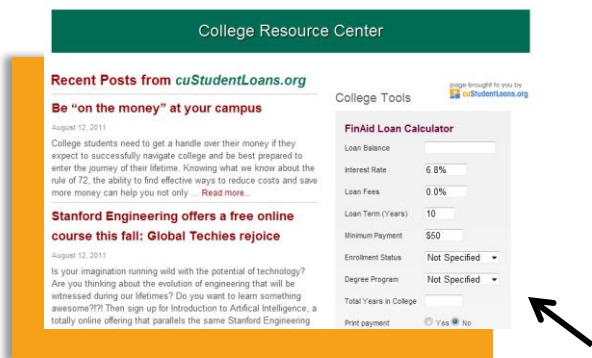
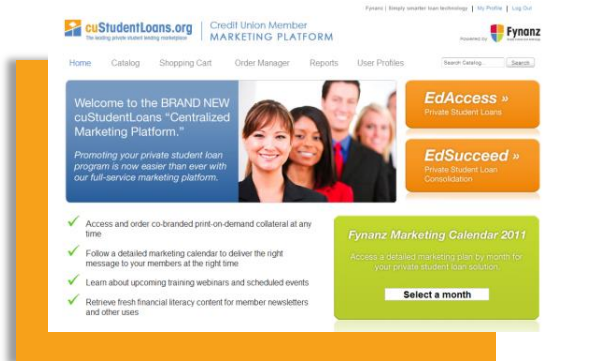
A 24/7 online print-on-demand collateral system that produces custom and co-branded materials to market the private student loan to your members.

Benefits:

- No Setup Fee!
- Easy to Create, Order, and Ship Collateral
- In-Branch, At-Home & At-Event Marketing

College Resource Center

- Written and moderated by a financial aid expert with 10 years experience
- Comprehensive college planning advice
- Financial aid glossary & loan calculator
- Maintenance-free financial literacy solution
- Quick and easy site integration
- Content is easily syndicated on your website



"Our alliance...was an easy choice. Their program, with its commitment to financial literacy and focus on growing GenY membership, helps address some key challenges facing credit unions today."

Wes Millar
Senior Vice President
CUNA Strategic Services

"With no additional cost, I was able to refer my members to a competitive private student loan program managed and operated by fellow credit unions."

Gordon Frazier
Chief Operations Officer
Mutual First Federal Credit Union, NE

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