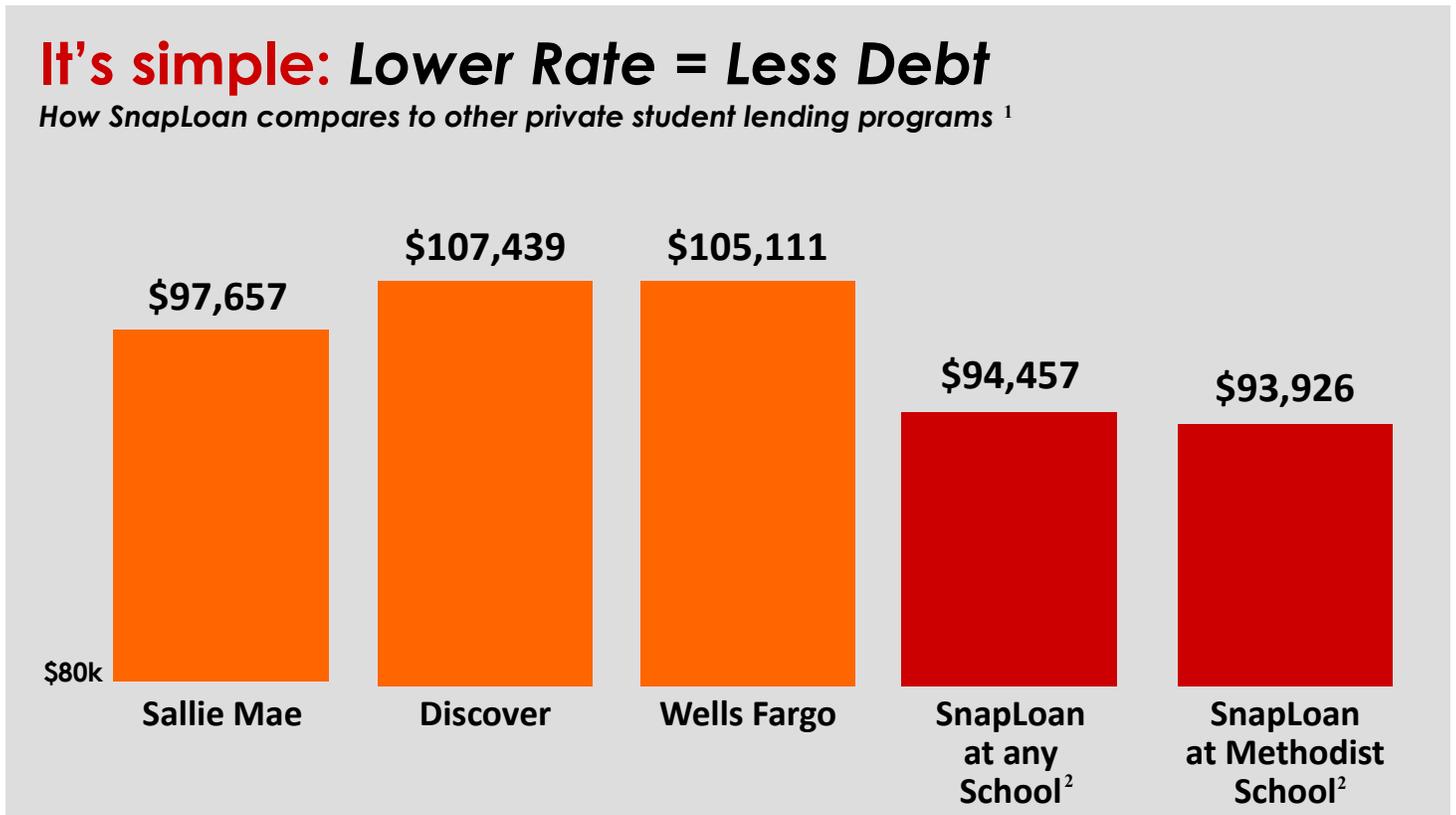


Advantages of SnapLoan

- Maximum total loan under this program is \$80,000. Annual draw limits correspond to the length of your educational program (for example, a four year program allows you to draw up to one-fourth each year, while a five year program allows you draw up to one-fifth)
- Your interest rate while in school (and even a year beyond), is fixed for that entire period
- When repayment does begin, your line-of-credit will convert to a fixed-rate term loan (you chose the length of that fixed-rate term loan up to 10 years). Your fixed rate will be equal to the corresponding term Treasury rate at that time plus 4.00%

It's simple: Lower Rate = Less Debt

How SnapLoan compares to other private student lending programs ¹



Accumulated Debt Over 5 Years

- ¹ Illustration displays accumulated indebtedness at the end of a five years if deferring all interest and principal repayment for five years. Assumes total loan proceeds of \$80,000 are taken in the first four years and in equal semi-annual installments. Rates used are the average rates published by each institution as of 12/20/2016: Sallie Mae (5.74% - 11.85%), Discover (6.24% - 11.99%), and Wells Fargo (5.94% - 10.93%).
- ² SnapLoan (through The United Methodist Credit Union), offers a 0.50% rate reduction if student is attending any school in connection to the United Methodist Conferences we serve: North Carolina, Virginia, Western North Carolina, West Virginia and Baltimore-Washington (churches and organizations) or any Methodist-affiliated seminary.

Consult with any other lending sources you may be using regarding consolidation restrictions.

Important Note: Accumulating debt without any payment whatsoever is rarely a good financial choice. Accordingly, as good stewards, we recommend that at least interest be paid during the first five years so that you will carry forward the smallest possible financial burden. Example: On a \$20,000 balance with a 5.45% APR, the monthly interest only payment would be \$90.84.

All The United Methodist Credit Union loans are subject to approval and credit restrictions apply. (APR) Annual Percentage Rate.



Federally insured by the National Credit Union Administration