

Relax. We can help.

We know that finding the funding for your college education is a confusing and stressful time—but we can make it a lot easier.

Let's face it, once you've pursued all scholarship opportunities, gotten that subsidized federal student loan, and used your college savings account, there's probably still a gap you need to fill.

That's where **SnapLoan** can help. It is a **fixed rate** 'line of credit' available to fund any educational need you may have — tuition, housing, books, meals — even study abroad!

All The United Methodist Credit Union loans are subject to approval and credit restrictions apply.

We recommend that at least interest be paid during the first 5 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

*Within these United Methodist Conferences we serve: North Carolina, Virginia, Western North Carolina, West Virginia and Baltimore-Washington(churches and organizations).

What's different?

- This is an open line of credit — to be used when you want and in the amount you want.
- **The rate on your line is FIXED at 5.95% APR and if you're attending a Methodist affiliated college* or seminary — the rates are even lower at 5.45% APR.**
- Decisions are quick— usually within 24 hours of a completed application.
- No annual FAFSA required

Some other info

- No loan origination fee or prepayment penalty
- Only one application is required, no need to reapply each year
- Borrowers may need a co-signer if not otherwise qualified
- Repayment period begins one year after graduation or leaving school
- Rates, terms, and other information about SnapLoan are on the most recent SnapLoan fact sheet.

