



Lela Refi Higher Education Loan Program

Loan Term	5-Year Term	10-Year Term	15-Year Term
Origination Fee	0%	0%	0%
Fixed Interest Rate	3.50%–5.90%	4.63%–6.65%	5.13%–7.03%
Repayment Period	5 years (60 months)	10 years (120 months)	15 years (180 months)
Examples for a \$10,000 Loan			
Annual Percentage Rate (APR)	3.50%–5.89%¹	4.63%–6.65%²	5.13%–7.03%³
Finance Charge	\$914–\$1,570 ¹	\$2,510–\$3,714 ²	\$4,354–\$6,205 ³
Monthly Payment	\$182–\$193 ¹	\$104–114 ²	\$80–\$90 ³

Reduce your rate by 0.25%.⁴ Enroll in auto-debit to make payments automatically each month.

¹ Annual percentage rate (APR), finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 3.50% to 5.90% during the 60-month repayment period.

² Annual percentage rate (APR), finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 4.63% to 6.65% during the 120-month repayment period.

³ Annual percentage rate (APR), finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 5.13% to 7.03% during the 180-month repayment period.

⁴ The 0.25% interest rate reduction will apply to loans once payments begin to be automatically deducted. The reduction will remain in effect as long as automatic payments continue **without interruption** during the repayment period. The 0.25% interest rate reduction will not lower the monthly payment amount but will instead reduce the interest amount that accrues. The interest rate reduction will be suspended during approved assistance or if automatic payments are rejected due to insufficient funds.