

Lela RefiHELP (Higher Education Loan Program)

Rates for borrowers or cosigners with FICO¹ scores of 740 or more

Loan	5-Year Term	10-Year Term	15-Year Term
Origination Fee	0%	0%	0%
Interest Rate	5.50% (fixed)	6.85% (fixed)	7.40% (fixed)
Example on a \$10,000 Loan			
Annual Percentage Rate (APR)	5.50%²	6.85%³	7.40%⁴
Finance Charge	\$1,459 ²	\$3,838 ³	\$6,581 ⁴
Monthly Payment	\$191 ²	\$115 ³	\$92 ⁴

Rates for borrowers or cosigners with FICO¹ scores of 700–739

Loan	5-Year Term	10-Year Term	15-Year Term
Origination Fee	0%	0%	0%
Interest Rate	8.00% (fixed)	8.20% (fixed)	8.55% (fixed)
Example on a \$10,000 Loan			
Annual Percentage Rate (APR)	7.99%⁵	8.20%⁶	8.55%⁷
Finance Charge	\$2,164 ⁵	\$4,684 ⁶	\$7,775 ⁷
Monthly Payment	\$203 ⁵	\$122 ⁶	\$99 ⁷

¹ The FICO score used is the TransUnion FICO Score 4, which is based on data from TransUnion and may be different from other credit scores. FICO is a registered trademark of the Fair Isaac Corporation.

² Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 5.50% during a standard 60-month principal and interest repayment period.

³ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 6.85% during a standard 120-month principal and interest repayment period.

⁴ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 7.40% during a standard 180-month principal and interest repayment period.

⁵ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 8.00% during a standard 60-month principal and interest repayment period.

⁶ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 8.20% during a standard 120-month principal and interest repayment period.

⁷ Annual percentage rate, finance charge and monthly payments are based on borrowing \$10,000, a 0% origination fee and a fixed interest rate of 8.55% during a standard 180-month principal and interest repayment period.

Change Notice: Lela reserves the right to change the program in any way from time to time without notice.