

CREDITOR:
 KY HIGHER EDUCATION STUDENT LOAN CORP
 PO BOX 4250
 FRANKFORT, KY 40604-4250
 800-988-6333

Loan Interest Rate & Fees

Your **interest rate** will be no higher than

7.99%

Your Interest Rate

The interest rate you pay is based upon repayment term selected, your credit score and other factors.

Your Interest Rate during the life of the loan

Your rate is fixed. For more information on this rate, see the reference notes.

Loan Fees

Late Fee: No late fees

Non-sufficient Funds Fee (NSF): \$15

Loan Cost Examples

The total amount you will pay for this loan will vary based on your repayment term. This chart provides examples of the four repayment terms available.

Repayment Terms	Amount Provided (amount disbursed to lender(s) on your behalf)	Interest Rate (highest possible rate)	Total Paid Over Your Repayment Term (includes fees, if any)
10-YEAR TERM Pay both the principal and interest amounts.	\$45,000.00	6.55%	\$61,096.25
15-YEAR TERM Pay both the principal and interest amounts.	\$45,000.00	7.48%	\$74,049.85
20-YEAR TERM Pay both the principal and interest amounts.	\$45,000.00	7.78%	\$86,901.11
25-YEAR TERM Pay both the principal and interest amounts. <i>Note: This option cannot be selected if loan amount is less than or equal to \$30,000.00.</i>	\$45,000.00	7.99%	\$101,015.98

Next Step

To apply for this loan, complete the application if you have not already done so.

REFERENCE NOTES

Fixed Interest Rate

- This loan has a fixed interest rate that is based upon the repayment term selected, your credit score or your co-signer's score (if applicable) and other factors.
- A 0.5% interest rate reduction is available for repayments made via ACH. This incentive will be permanently removed if your payment is returned for non-sufficient funds.

Eligibility Criteria

Borrower

- Must be a U.S. citizen or permanent resident.
- Must be at least the age of majority at the time you apply based on your state of permanent residence.
- Must be a resident of Kentucky OR provide proof of program completion for the borrower or benefitting student in whose name the underlying debt was secured.
- Must have no evidence of past fraud.
- Parent borrowers must be the parent or step-parent of the benefitting student.
- All education loans must be in good standing.
- Must have no previous loans that were discharged due to disability.

Co-signer

- Must be a U.S. citizen or permanent resident.
- Must be at least the age of majority at the time you apply based on your state of permanent residence.
- Must have no evidence of past fraud.
- Must remain on a loan if proactively placed on an application even if borrower meets eligibility requirements and co-signer does not.

Loan Types (Must be borrower or benefitting student for all underlying loans)

- School certified private education loans
- Stafford loans (DIRECT or FFEL)
- Perkins loans
- Parent/Grad PLUS loans (DIRECT or FFEL)

Bankruptcy Limitations

- If you file for bankruptcy you may still be required to pay back this loan.

See your Credit Agreement for additional information about extended repayment, nonpayment, default, required repayment in full before the scheduled date and prepayment refunds and penalties.