



THRIVENT[®]
STUDENT LOAN RESOURCES

FLEXIBILITY AND ACCESS TO FUNDS

Check out a Thrivent Student Tuition Line of Credit

We've partnered with Thrivent Federal Credit Union to offer a student tuition line of credit to help you cover tuition and other eligible education expenses. It features:

- **Access to a variable rate line of credit.**¹ Use all or a portion of the funds certified by your school in the credit line at any time over the course of your education.
- **Easy, one-time application.** Apply once to open your line of credit—up to \$80,000 for up to six years. This is attractive for students who need a multi-year loan.²
- **Good news for borrowers.** You can apply for a cosigner release after making just 24 consecutive payments of principal and interest.
- **Flexible repayment options.** Choose a repayment period that works for you—up to 25 years from disbursement.²
- **Penalty-free prepayment.** That's right—you won't be charged for early loan pay-off.
- **0.25% rate reduction** for automated cash handling (ACH) payments.³

We help you be wise with money

Many lenders follow the old way of making loans—dishing out as much money as possible. Not us. Our approach to student lending helps you graduate with less debt. From planning for college to making sure you don't spend the rest of your life paying for it, we'll be there for you—every step of the way.

Learn more at
<https://ThriventStudentLoanResources.com>

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¹Variable-rate loan APRs in effect as of Jan. 1, 2018, range from 1-month LIBOR + 2.00% to 9.00%, depending on the borrower and/or cosigner's credit histories and the repayment option selected.

²This informational repayment example uses typical loan terms available to a graduate who elects to make no payments while in school for 4 years with a 6-month grace period and has a \$10,000 loan with two disbursements and a 6.00% variable APR: 180 payments of \$84.39 for a total paid of \$15,189.42. Variable rates may increase after consummation.

³Interest rate reduction of 0.25% for auto payments of principal and interest. Automated payment discount(s) only apply when full payments of principal and interest are automatically drafted from a bank account. Discount(s) will continue unless (1) the automatic deduction of payments is stopped (including times during deferment or forbearance), or (2) there are two automatic deductions denied by the borrower's bank.

The amount you request is reviewed and verified by the school. Amount and term based on creditworthiness and qualification.

The TFCU College Checking Account is a requirement for membership in Thrivent Federal Credit Union. To maintain membership, a par value of one share (\$1.00) must be kept in the account at all times. If the member's account falls below the par value, the member has six months to bring it back to par value.

Certain restrictions and limitations may apply. Thrivent Federal Credit Union reserves the right to change or discontinue these programs without notice. All loans are subject to credit approval and may not be available in certain schools or certain jurisdictions. For more information, call us at 866-540-3191.

We expect that loans will eventually be sold to Thrivent Financial, the marketing name for Thrivent Financial for Lutherans. No such sale will result in any change in the loan terms or in the loss of any borrower benefits, such as the discount for automated payment.



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Appleton, Wisconsin • Minneapolis, Minnesota

