

# NAVY FEDERAL Credit Union

ARMED FORCES  
VETERANS  
AND FAMILIES

Add Navy Federal  
to your lender list

Lender ID: 911009



Include Navy Federal Credit Union as a  
Trusted Lender and Your Students Will Benefit

**Newsweek**  
The Most Trusted  
Brand in Banking!

## Your Students' Financial Goals Come First at Navy Federal Credit Union

As a member-owned and not-for-profit credit union, Navy Federal Credit Union's mission is to always put members first. We make our members' financial goals and dreams our top priority.



### WE SERVE WITH COMPASSION

Navy Federal is truly dedicated to our members' overall financial well-being and helping them achieve what they want in life.



### WE PUT MEMBERS FIRST

As a credit union, we strive to do what's right for our membership community as a whole. It's a matter of integrity and simply the right thing to do.



### WE CHAMPION COMMUNITY

We're dedicated to embracing and celebrating diversity and inclusion, and to fostering financial health and well-being for the military, veterans, their families and those in all the communities we serve.

**13.6M+**  
Members

**356+**  
Branches

**101K**  
Families Assisted  
with Student Loans



4.5 out of 5 based  
on 30,080 reviews<sup>1</sup>



*"As a member of Navy Federal I can 100% say that they are SUPERIOR as a financial institution and every other aspect of all that they offer. And even though I have other financial institutions that I bank with, Navy Federal is, and will always be my first choice and option when I need to utilize a financial institution for whatever my need may be."* - Henry, Member

# Navy Federal Offers Education Financing Nationwide

Navy Federal has helped students meet their education expenses at almost 3,000 schools nationwide. Recently named the most trusted brand in banking by Newsweek, we're committed to prioritizing our members' financial goals.

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**2,980**

Schools with students who've chosen Navy Federal for their private student loans

## WHY NAVY FEDERAL CREDIT UNION?



Loans available up to the **school-certified** cost of attendance<sup>3</sup>



0.25% interest rate discount when enrolled in automatic payments<sup>4</sup>



Easy 5-minute online application for 1 semester or an entire year



Competitive fixed and variable rates



Co-signer release available after 24 consecutive, on-time principal and interest payments<sup>5</sup>



No application or origination fees



6-month grace period after graduation before regular payments are required



Dedicated support & advisory services for our student members



Automatic eligibility for job search training

For more information visit our website at [navyfederal.org/schools](https://navyfederal.org/schools) or contact us directly at [school\\_support@navyfederal.org](mailto:school_support@navyfederal.org)

<sup>1</sup> 4.5 out of 5 star rating based on 30,080 Trustpilot brand reviews as of June 18, 2024.

<sup>2</sup> The views expressed in the reviews are solely those of the individuals posting them. The testimonials are substantively the words of the individual reviewer, but may have undergone minor clerical revisions to ensure readability, add context, or protect private information. Any imagery displayed is for decorative purposes only and is not necessarily associated with the reviewer.

<sup>3</sup> Navy Federal private student loans are subject to credit qualification, school certification of loan amount, and student's enrollment at a Navy Federal-participating school. Navy Federal reserves the right to approve a lower amount than the school-certified amount or withhold funding if the school does not certify private student loans.

<sup>4</sup> Automatic Payments Discount: The discount requires continued enrollment of automatic payments. The borrower authorizes automatic payments from a personal account via Automated Clearing House (ACH). If automatic payments are canceled at any time after enrollment, the rate reduction will not apply until the automatic payments are reinstated. Automatic payments may be suspended during periods of forbearance and deferment. For variable-rate loans, the APR, including the 0.25% rate reduction, may not fall below the floor rate.

<sup>5</sup> Subject to Navy Federal Credit Union approval. A request to release a co-signer requires that the borrower has made consecutive timely payments during the repayment period **with no periods of forbearance or deferment**. The "repayment period" begins after any In-School and Grace Periods. "Timely payment" means each full principal and interest payment is made no later than the 15th day after the scheduled due date of the payment. "Consecutive payment" means the regularly scheduled monthly payment must be made for 24 months straight for private student loans, and 12 months straight for refinance loans, without any interruption immediately prior to the release request. **To qualify for a co-signer release, the borrower must submit a request, meet the consecutive, timely payment requirements, provide proof of income, and pass a credit check.**

Navy Federal is insured by NCUA.