



## Details Provided Upfront

We strive to provide you with as much information as possible upfront and in straightforward language. That means detailing our underwriting criteria as well as providing details on our rates. For our student and parent loans, we provide all our rates details online. If you're interested in refinancing your student loans or the parent loan, you can pre-qualify online with no impact to your credit to see what rates you qualify for before you apply.

All loans feature:

- ▶ No origination fees.
- ▶ No prepayment or late fees.
- ▶ Repayment benefits.

## A Unique Student Loan Company

ISL Education Lending is a nonprofit organization with a goal to help students and families obtain the resources necessary to succeed in postsecondary education.

Partnership Loans and College Family Loans are designed to supplement — not replace — other sources to fill funding gaps for students and parents. Students and parents should work with financial aid professionals at their respective colleges and universities to explore and exhaust all sources of student financial aid before seeking private loans.

These loans are subject to credit approval.

Kone Employees Credit Union is compensated by Iowa Student Loan Liquidity Corporation for the referral of loan customers.



Subject to credit approval, loans are made by Iowa Student Loan Liquidity Corporation or Bank of Lake Mills. Bank of Lake Mills does not have an ownership interest in Iowa Student Loan Liquidity Corporation. Bank of Lake Mills is not affiliated with the school you attended or are attending. Bank of Lake Mills is Member FDIC. Loan servicing, including billing and other customer service, will be provided by Aspire Servicing Center.

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# College Financing Options

## Plan Smart. Pay Less.



Endorsed by Kone Employees Credit Union:



<https://www.konecu.com/loans.html>



College costs can make obtaining an education challenging. These lower-priced private loan options can help you succeed financially in college and after graduation. Review all details about these options online.

<https://www.konecu.com/loans.html>



## Student Loans

The suite of Partnership Loans were created to help undergraduate and graduate students pay for college. These loans are taken out in the student's name.

Cosigners are often needed for the national Partnership Advance Education Loan®. With this loan, students choose the option that is best for their financial situation.

- ▶ Variable or fixed interest rate
- ▶ When to begin repayment

Borrowers and cosigners can benefit during repayment with:

- ▶ An [interest rate reduction](#).
- ▶ The opportunity to [release cosigners](#) from their obligation.

## Parent or Family Loan

The fixed-rate College Family Loan® is a national loan for parents, family members and others to borrow on behalf of a college student.

In addition:

- ▶ Nearly all the College Family Loan annual percentage rates are [lower](#) than what we calculate for the [federal parent PLUS loan](#) rate.
- ▶ The borrower chooses when to begin repayment when applying.
- ▶ Borrowers can take advantage of an interest rate reduction by making principal and interest payments automatically.

Please be aware that, for this loan, the student is neither the borrower nor cosigner, but loan proceeds are sent to the college for the benefit of the student.

## Refinance Loans

The fixed-rate Reset Refinance Loan® is an option for borrowers with current student loan debt who are looking for:

- ▶ A lower rate, which can mean paying less in total interest.
- ▶ Lower monthly payments, which can help if budgets are tight.
- ▶ The option to make one payment to one lender for easier repayment.

There are a number of options for these refinance loans based on the borrower's situation. But all options allow borrowers to refinance one loan or combine multiple loans, including federal loans (for student or parent borrowers), private education loans and previously refinanced or consolidated education loans, into one new private loan.

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For Partnership Loan or College Family Loan questions, call [\(844\) 268-2203](tel:844-268-2203).

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For questions about the Reset Loan, call [\(844\) 268-2202](tel:844-268-2202).