

Student Loans and Refinancing for Students and Parents

The Navy Federal Student Loan Center

We've partnered with LendKey, an industry expert, to ensure you enjoy exceptional service for the life of your loan. To learn more about Navy Federal Student Loans, Navy Federal Student Refinance Loans and Navy Federal Parent Refinance Loans, visit navyfederal.org/studentloans or call 1-877-304-9302.

Hours of Operation

8 am to 8 pm, Monday through Friday

Federally insured by NCUA.

¹Automatic 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 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, which is 2.99% for Navy Federal Student Loans and 2.49% for Navy Federal Student Refinance Loans. ²Subject to Navy Federal Credit Union approval. The Repayment Period begins after the In-School and Grace Periods, if applicable. A request to release a co-signer requires that the borrower has made consecutive timely payments with no periods of forbearance or deferment within the required timeframe. "Timely payment" means each 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, 24 months straight for Navy Federal Student Loans and 12 months straight for Navy Federal Student Refinance Loans, without any interruption. 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. ³Variable-Rate Payment Example: Assuming a \$10,000 loan amount, a 7.68% APR and a 10-year term, you would make 120 monthly payments of \$119.64 to repay this loan. The APR is variable and may increase during the life of the loan, resulting in higher monthly payments. Fixed-Rate Payment Example: Assuming a \$10,000 loan amount, an 8.29% APR and a 10-year term, you would make 120 monthly payments of \$122.87. © 2019 Navy Federal NFCU 1024 (3-19)



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Student Loans and Refinancing for Students and Parents

Navy Federal offers student loans and refinancing for parent and student education loans.

Student Loans

We can help you fulfill your education goals. Navy Federal Student Loans cover education expenses for undergraduate or graduate school that savings, scholarships, grants and Federal Education loans don't fully cover.

- Competitive fixed and variable rates
- 0.25% interest rate reduction when you sign up for automatic debit payments¹
- No application or origination fees
- Co-signer release that may be requested after 24 consecutive, on-time full payments of principal and interest²

For information on how the process works and what you'll need to apply, visit navyfederal.org/studentloans.

Student Refinance Loans

If you'd like to lower your interest rate or simplify repayment on one or more student loans, refinancing may be the solution. We can help you refinance both federal and private student loans. Choose the repayment option that works best for you.

- Competitive fixed and variable rates
- 5-, 10- or 15-year term³
- 0.25% interest rate reduction when you sign up for automatic debit payments
- No application or origination fees
- Co-signer release that may be requested after 12 consecutive, on-time full payments of principal and interest

Parent Refinance Loans

Are you paying off high-interest federal Parent PLUS or private parent loans for your child? You could save on interest and lower your monthly payments by refinancing parent loans.

- Refinance multiple loans for one or more children
- Competitive fixed and variable rates
- 5-, 10- or 15-year term³
- 0.25% interest rate reduction when you sign up for automatic debit payments
- No application or origination fees

For information on the benefits of refinancing student and parent loans, visit navyfederal.org/studentloans.