

Borrow Responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college.

Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future before considering a private student loan. We have a great video on this topic: www.calpolyfcu.org/its-a-money-thing-income-essentials/

Creating a budget is critical before applying for a private student loan. We offer several budgeting tools for students at www.calpolyfcu.org/start-your-student-budget-today/. Create a budget and identify exactly how much loan is needed for college expenses. Apply for only what you need! It's critical to keep your student loan debt to a minimum.

We recommend the *"Pay a little to save a lot."* philosophy. Students have the option to make payments to their private student loan while attending school. It's not required, students can defer payments until 6 months after graduation or separation from the University. However students have the option of paying a low monthly payment amount or interest only payments. **They pay a little now, to save a lot down the road.**

Cal Poly Federal Credit Union offers student loans in partnership with Sallie Mae®. Sallie Mae® serves as the lender for the Smart Option Student Loan®. Cal Poly Federal Credit Union is compensated by Sallie Mae® for the referral of Smart Option Student Loan® customers.

The Cal Poly Federal Credit Union returns 100% of our profits into enhanced services for our members, scholarships, sponsorships, and financial literacy outreach.

Benefits of Student Banking

- Campus pride MasterCard debit and VISA* credit cards
- No ATM Transaction fee at CPFCU ATM or 38,000 CO-OP Network ATMs Nationwide
- **FREE** Student Accounts with electronic access, convenience & friendly, personalized service
- Mobile Banking App with bio-metrics for ease of access and security
- Mobile Deposit
- Text Messaging (909.869.6800)
- Apple Pay — Mobile Wallet
- E-Statements, Secure Messaging & E-Alerts
- Access to your account 24/7 through our It's Me 24/7 Homebanking environment
- A2A, P2P transfers
- Free EasyPay Bill Pay Service
- Debit Card Security Alerts
- e-Student Loans through Sallie Mae*
- Free financial literacy information & tools
- Debit Card Round-Up program—promoting savings

* *Require Credit Approval.*

Cal Poly Federal Credit Union

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Pomona, CA 91768

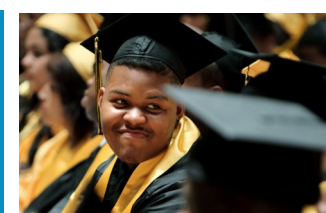
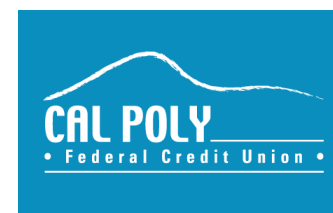
www.calpolyfcu.org

Text or Voice: 909.869.6800

Email: staff@calpolyfcu.org

This Credit Union is federally insured by NCUA.

Cal Poly Federal Credit Union
Smart Option Student Loan®
Get the money you need for college



Get the Money You Need for College

We've partnered with Sallie Mae® to offer you the Smart Option Student Loan®. Its flexibility makes it an ideal solution for students and families who still need money for college after using grants, scholarships, and federal student loans.

With college costs growing fast, it's time to borrow smarter. The Smart Option Student Loan® by Sallie Mae® offers these benefits:

- **Get the Money you need.** Students can borrow up to 100% of the school-certified cost of attendance.
- **A choice of competitive rates.** You have interest rate options of variable or fixed. Rate details are subject to change and are displayed on Sallie Mae®'s website below.
- **Lower your interest rate.** Receive a 0.25 percentage point interest reduction while enrolled for making monthly payments by automatic debit.
- **Choose the repayment option that's best for you.** There are three repayment options available to you: Deferred Repayment Option, Fixed Repayment Option, or Interest Repayment Option. Visit Sallie Mae® website below for more information. You'll choose your repayment option during the application process.
- **Applying online is easy.** It only takes about 15 minutes to apply.

Visit Salliemae.com/smartoption/calpolyfcu

How to Apply?

The application process is quick and easy. It's recommended before you submit your application, take some time to calculate your loan needs. Apply for only what you need! It's critical to keep your student loan debt to a minimum.

Visit : Salliemae.com/smartoption/calpolyfcu to submit your application.

Sallie Mae® suggest applying with a cosigner. If a parent or other creditworthy individual cosigns the loan with you, it may give you a better chance of approval.

Experience the Convenience of Banking with Us

You do not have to be a member of Cal Poly Federal Credit Union to apply for the Sallie Mae® Smart Option Student Loan®. However if you are in the market for a financial institution, we are the smart banking option! We keep up-to-date on the latest in banking technologies which deliver our members access to their money and lending opportunities 24/7.

Check out our custom Campus designed credit and debit cards. You'll be recognized as a **Bronco** everywhere you go! Both cards are accepted world wide. Our VISA credit card offers an exceptional low rate of 9.99% apr with No Annual Fee*. Our Visa Credit Card is the perfect account for a member starting to build credit.

Why join the Credit Union?

As a member, you become an owner of Cal Poly Federal Credit Union. So, we work for you! This means a high level of personal attention and accounts/services/loans designed for our CPP members to save money and time.

We invest 100% of our profits into enhanced services for our members as well as investing in Cal Poly Pomona students in the form of scholarships, sponsorships, and financial literacy outreach.

Get Started & Join Today!

Visit us at www.calpolyfcu.org and click on the CPFCU Heart Icon to begin the membership process. Then, next step, stop into the office to finish your membership. You'll need to bring in your government issued identification, Bronco ID and make a minimum \$25 opening deposit. We do not charge a membership fee.

FREE Checking Account

Our FREE Checking Accounts are the perfect banking solution for busy students, giving you ease of access to your money 24/7. Technology is the new banking environment. Our transaction accounts deliver all the tools you expect from a financial institution and more! Check out the list of Student Banking Services available on the reverse side of this brochure.

