

U.S. Bank No Fee Education Loan –Monthly Repayment Table



Estimate your payment for your
No Fee Education Loan.

Total Amount Borrowed	Example Annual Percentage Rates ¹					
	5%	7%	9%	11%	13%	15%
\$3,000	\$50	\$50	\$50	\$50	\$50	\$50
\$4,000	\$50	\$50	\$50	\$50	\$51	\$56
\$5,000	\$50	\$50	\$51	\$57	\$63	\$70
\$6,000	\$50	\$54	\$61	\$68	\$76	\$84
\$7,000	\$55	\$63	\$71	\$80	\$89	\$98
\$8,000	\$63	\$72	\$81	\$91	\$101	\$112
\$9,000	\$71	\$81	\$91	\$102	\$114	\$126
\$10,000	\$79	\$90	\$101	\$114	\$127	\$140
\$12,000	\$95	\$108	\$122	\$136	\$152	\$168
\$14,000	\$111	\$126	\$142	\$159	\$177	\$196
\$16,000	\$127	\$144	\$162	\$182	\$202	\$224
\$18,000	\$142	\$162	\$183	\$205	\$228	\$252
\$20,000	\$158	\$180	\$203	\$227	\$253	\$280

Based on a 15 year repayment period. Minimum monthly payment is \$50. Rates shown are estimates.

1. APR may increase or decrease after consummation that occurs upon disbursement of loan proceeds. The interest rate is variable and can therefore increase and/or decrease over the life of the loan.

For more information call 800-242-1200.
To apply visit usbank.com/nofeeapp



usbank.com



No Fee Education Loan



All of **us** serving you™

U.S. Bank No Fee Education Loan

As you determine the best way to finance your education, remember to consider the full range of student financial aid options available to you. Private loans are often used to help supplement federal student loans when they are not sufficient to cover the full cost of education.

U.S. Bank offers the No Fee Education loan to students enrolled and making satisfactory academic progress in a bachelor's degree or post baccalaureate program at an eligible college or university. The following are the program features and benefits:

No Fees

You receive the full approved loan amount.

Loan Amount

Borrow up to a maximum \$20,000 per grade level. This amount will be the lesser of what the borrower requests, program limits, or school certified amount.

Interest Rate¹

Low variable interest rate – multiple tiers.

Discount

.50% interest rate reduction for automatic payment – offers you significant interest savings.²



Deferment

If you are enrolled half-time or more you may defer your payment while you're in school and for six months after you graduate or drop to less than half-time enrollment.



Cosigner Option

With the help of a qualified cosigner you may receive a better rate.

How to apply?

1. Go to usbank.com/nofeeapp
2. View required information.
3. Establish application login.
4. Complete student eligibility information.
5. Determine if you wish to add a cosigner.
6. Complete your credit information. However, if you have chosen a cosigner, credit information should be provided by your cosigner.
7. Submit for credit evaluation to receive conditional qualification.
8. Sign your application using electronic signature or ink signature.
9. Print documents for your records.
10. Return requested documentation. Further review of application and credit information and receipt of school certification will determine final approval.

Program rules and qualifications effective 2/15/10 and are subject to change at any time without notice.

¹ APR may increase or decrease after consummation that occurs upon disbursement of loan proceeds. The interest rate is variable and can therefore increase and/or decrease over the life of the loan.

² The automatic payment is a requirement to be qualified for the interest rate reduction benefit. If the auto payment feature is canceled, the rate reduction benefit is lost.