

LENDER:

HCI - COLLEGE - FORT LAUDERDALE
 1201 W CYPRESS CREEK ROAD
 SUITE 101
 FORT LAUDERDALE, FL 33309

Loan Interest Rate & Fees

Your **starting interest rate** will be between

0.00%

AND

0.00%

After the starting rate is set, your rate will then be fixed for the life of your loan.

Your Starting Interest Rate (upon approval)

The starting interest rate you pay will be determined after you apply. It may be based upon your credit history and other factors (co-signer credit, school type, etc). If approved, we will notify you of the rate you qualify for within the stated range.

Your Interest Rate During the Life of the Loan

Your rate is fixed. This means that your rate will not change during the life of your loan.

Loan Fees

Late Charge: NO LATE FEE.

Non-Sufficient Funds Fee: \$15.00

Application fee (max): \$0.00

Loan Cost Example(s)

The total amount you will pay for this loan will vary depending upon when you begin repayment. This example provides estimates based upon ONE (1 repayment option(s) available to you while enrolled in school).

Repayment Option (while enrolled in school)	Amount Provided (amount credited to your account with the school)	Interest Rate (highest possible starting rate)	Loan Term (how long you have to pay off the loan)	Total Paid over 50 months (includes associated fees)
1. MAKE FULL PAYMENTS Pay both the principal and interest amounts while enrolled in school.	\$10,000.00	0.00%	50 months Starting with your first payment	\$10,000.00

About this example

The repayment example is based on the highest interest rate currently charged and associated fees.

Federal Loan Alternatives

Loan program	Current Interest Rates by Program Type
DIRECT for Students	3.73% fixed Undergraduate subsidized
	3.73% fixed Undergraduate unsubsidized
	5.28% fixed Graduate unsubsidized
PLUS For Parents and Graduate/Professional Students	6.28% fixed Federal Direct Loan

You may qualify for Federal education loans.

For additional information, **contact your school's financial aid office or the Department of Education at:** <https://studentaid.ed.gov/sa/>

Next Steps

1. Find Out About Other Loan Options.

Some schools have school-specific student loan benefits and terms not detailed on this form. Contact your school's financial aid office or visit the Department of Education's web site at: <https://studentaid.ed.gov/sa/> for more information about other loans.

2. To Apply for this Loan, Complete the Application.

If you are approved for this loan, the loan terms will be available for 30 days (terms will not change during this period, except as permitted by law).

REFERENCE NOTES

Fixed Interest Rate

- This loan has a fixed interest rate.
- This interest rate will remain fixed during the life of your loan.

Bankruptcy Limitations

- If you file for bankruptcy, you may still be required to pay back this loan.

More information about loan eligibility and repayment options are available from your school.

Notice for Virginia residents:

Private education loans are one tool that students use to finance their education. Your lender and your institution's Financial Aid Office provide assistance with eligibility for the loans. For borrowers who have existing private education loans, Virginia has a Student Loan Advocate to assist borrowers who are struggling with repayment. You can contact the Student Loan Advocate at: State Council of Higher Education for Virginia, James Monroe Building, 10th Floor, 101 N. 14th Street, Richmond, VA 23219; studentloan@schev.edu; 804-786-2832. In addition, resources for prospective and current private education loan borrowers are available online at schev.edu/privateloan.