



SEABOARD

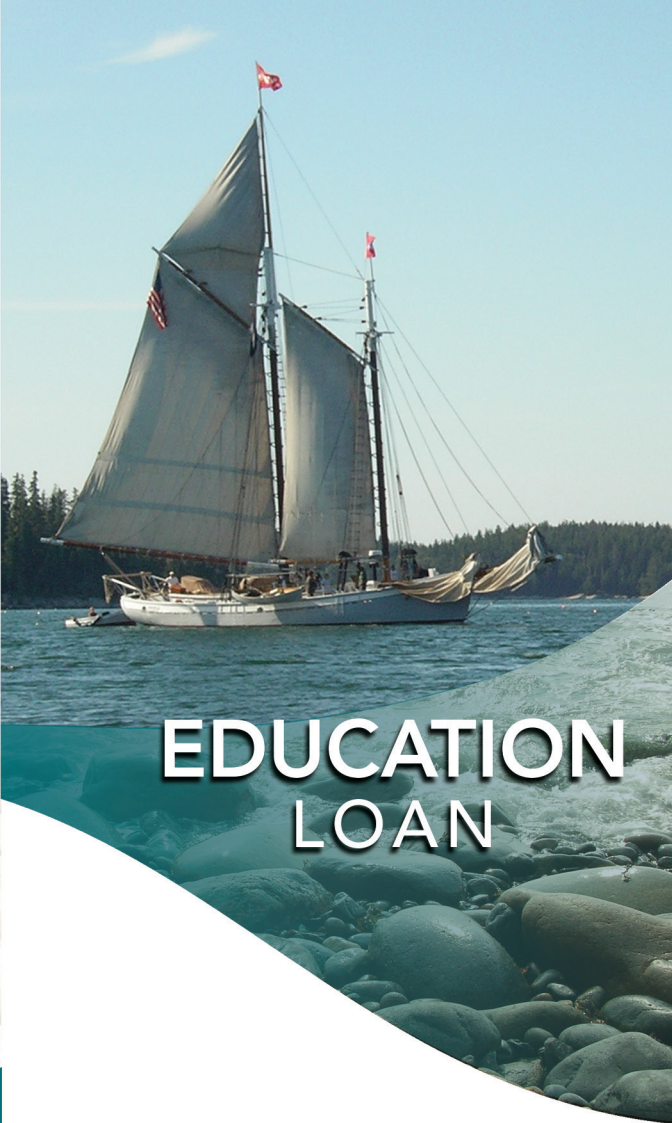
FEDERAL CREDIT UNION

The smart place for your money

Main Office
177 Main Street
P.O. Box G
Bucksport, ME 04416
207-469-6341
Toll Free 800-639-2206
PS24 469-7724 or 888-688-0077
www.seaboardfcu.com

Ellsworth Office
200 Main Street
P.O. Box 115
Ellsworth, ME 04605
207-667-8285

Hermon Office
2410 Route 2
Hermon, ME 04402
207-848-9995



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Penobscot, Waldo and
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today's most advanced
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Rev. 11/23

Looking for a Maine Private Student Loan? Need to refinance or consolidate student debt? *You've come to the right place!*

Private Student Loan

Our private student loans can help you meet the cost of your higher education

Am I eligible?

- You must be enrolled at least half-time in an eligible degree or certificate program
- School certification is required
- You must meet credit standards (with or without a co-applicant)
- Maine residents going to Maine or out-of-state colleges and universities
- Out-of-state residents attending Maine colleges and universities

How much can I borrow?

- Cost minus aid (maximum \$40,000 per year, \$200,000 total)
- Minimum \$2,000

When do I need to start repaying my loan?

A few repayment options are available.

- You can start payments of principal and interest right away.
- You can defer payments of principal and interest while you are enrolled in school at least half-time. Principal and interest payments begin following a six-month grace period after you leave school.
- You can defer payments of principal and make interest-only payments while you are enrolled in school at least half-time. Full principal and interest payments begin following a six-month grace period after you leave school.

Ask for details about all of your repayment options.

Refinance or Consolidate Student Loans

It's easy, local and sensible

Whether you are looking to reduce your student loan rates or payments or just want to have one student loan payment, see if our education consolidation loan can help you reach your goal.

Am I eligible?

- You must be a Maine resident or have attended a Maine college, university or high school
- You must meet credit standards (with or without a co-applicant)

How much can I borrow?

- Minimum loan amount \$10,000
- Maximum loan amount \$240,000

When do I need to start repaying my loan?

- Payment of principal and interest begins immediately. There is no deferment should you decide to go back to school, so be sure to carefully consider if now is the right time for you to refinance your student loans.

Refinance or consolidate with us.

- Competitive variable and fixed rates
- Maine-based loan with a local community partner — us!
- Combine many student loan payments into one payment

**Apply online at
www.seaboardfcu.com**

IMPORTANT: If you refinance or consolidate any federal education loans, you will no longer be eligible for the benefits tied to your original loans such as income-based repayment plans, forbearance and deferment options and loan forgiveness programs.

When determining what loans (private and federal) you wish to refinance, be sure to weigh the pros and cons of doing so. Federal loans come with some benefits that may or may not apply to you. Some examples of those benefits are loan forgiveness programs for certain professions, the option to postpone payments based on financial hardship, and a wide variety of payment plans. These benefits and protections *do not transfer* to private loans.