

meritize®

Funding for Your Future

Do you have...

Academic
History

Transcripts
GED
TASC
HiSET

Military
Background
DD214 Form

Work
Experience

References from
previous jobs

Meritize looks beyond traditional lending and uses your previous achievements to enhance your credit and potentially improve your loan options.¹



Free Career Services



Get Pre-Approved in Minutes



Full Deferment Available



Fixed and Variable Interest Rates



0.25% Interest Rate Discount
with Autopay²



3-Month Grace Period

Want to learn more? Call 833-637-4848 or visit www.meritize.com

Terms and Conditions apply. MERITIZE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident and meet Meritize underwriting requirements.

1. Loans feature fixed and variable rates. For up-to-date rates, visit www.meritize.com. If approved for a loan the actual loan amount, term, payment and APR amount of loan that a customer qualifies for may vary based on credit determination, state law and other factors. If approved for a loan, to qualify for the lowest rate, you must have excellent credit and meet other conditions. If approved, actual fixed rates will be within 4.75%-17.075% and 4.50%-16.825% (with autopay) and variable rates within 3.450%-15.950% and 3.20%-15.7% (with autopay). If approved, the rate will depend on a variety of factors, including term of loan, financial history, experience, income and other factors. Rates and Terms are subject to change at any time without notice and are subject to state restrictions. Loans may have an origination fee of 3-5%, which is deducted from the proceeds. For example, a median fixed rate loan of \$10,000 will have an origination fee of \$400 with an interest rate of 8.95% (as of 04/09/19) and a 10.17% APR for a 30-60-month fixed rate loan. A median variable rate loan of \$10,000 will have an origination fee of \$400 with an interest rate at 1 mo. LIBOR + 5.075% (as of 04/09/19) and a 8.8% APR for a 30-60 month variable rate loan. Loans in Louisiana, Minnesota, Texas or Alaska, have no origination fee.

2. The 0.25% Autopay interest rate reduction applies if you make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. Autopay is not required to obtain a loan.