

Encouraging Responsible Borrowing

Sallie Mae has helped more than 30 million Americans pay for college since 1972. We encourage students and families to supplement their savings by exploring grants, scholarships, federal and state student loans, and to consider the anticipated monthly payments on their total student loan debt and their expected future earnings before considering a private education loan.

This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Credit criteria and eligibility requirements apply.

¹ Interest rates for the Fixed and Deferred Repayment Options are higher than for loans with the Interest Repayment Option. Graduate student pricing on the Smart Option Student Loan is limited to students enrolling in a Masters/Doctorate level degree program. Graduate Certificate/Continuing Education course work is not eligible for graduate student pricing. Variable rates may increase after consummation. Interest is charged while you are in school and during the 6-month separation period. Any interest that remains unpaid when you enter full repayment will be added to your loan balance.

² Savings based on typical loan to a freshman.

³ This informational repayment example uses typical loan terms available to a freshman borrower who elects the Fixed Repayment Option and has a \$10,000 loan with two disbursements and a 7.21% variable APR: 51 payments of \$25 per month, 119 payments of \$140.28 per month, and one payment of \$114.17, for a total paid of \$18,082.49. This informational repayment example uses typical loan terms available to a graduate borrower who elects the Fixed Repayment Option and has a \$10,000 loan with two disbursements and a 6.16% variable APR: 27 payments of \$25 per month, 59 payments of \$207.17 per month, and one payment of \$194.41, for a total amount paid of \$13,092.44.

⁴ As certified by your school and confirmed by Sallie Mae, less other financial aid received. Sallie Mae reserves the right to approve a lower loan amount than what the school has certified. Requested amounts exceeding \$99,999 may require multiple loans.

⁵ Either the borrower or cosigner (not both) must enroll in auto debit through Sallie Mae. The rate reduction benefit applies only during active repayment for as long as the borrower's monthly payment amount is successfully deducted from the designated bank account and is suspended during forbearances and certain deferments.

⁶ Primary borrower must enroll in Upromise to be eligible to earn a reward into his or her active Upromise account of 2% of the scheduled loan payment amount for each on-time payment during the in-school and separation periods. Loan payments must remain current to be eligible for the reward. The Smart Reward benefit and Upromise membership are subject to the terms and conditions of the Upromise service, as may be amended from time to time. Upromise Accounts are not FDIC insured, carry no bank guarantee and may lose value.

⁷ The release of a cosigner is at the sole discretion of Sallie Mae. Only the borrower may apply for cosigner release. The borrower must provide proof of graduation or successful completion of certification program, not be delinquent and have made 12 consecutive on-time payments of principal and interest immediately before applying, provide proof of income, pass a credit review that demonstrates a satisfactory credit history and the ability to assume full responsibility of the loan(s) individually, have no student loan(s) in default, must not be reported as 90+ days delinquent in the past 24 months, must not be in hardship forbearance and/or in a modified repayment program, be a U.S. citizen or permanent resident, and meet the age of majority in their state. Requirements are as of October 13, 2014, and are subject to change.

⁸ Available for loans that first disburse on or after June 30, 2014 to finance academic periods that begin on or after June 30, 2014. Borrowers will receive their FICO[®] Score quarterly after their student loan is fully disbursed. FICO[®] Scores are delivered only to borrowers who have an available score, are based on data from TransUnion and may be different from other credit scores. This benefit may change or end in the future. FICO[®] is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

Explore federal loans and compare to ensure you understand the terms and features. Smart Option Student Loans that have variable rates can go up after consummation. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans, and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

WE RESERVE THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK SALLIEMAE.COM FOR THE MOST UP-TO-DATE PRODUCT INFORMATION.

Information advertised valid as of March 26, 2015. Terms and conditions apply to the Upromise service. Participating companies, contribution levels and terms and conditions are subject to change at any time without notice. Go to upromise.com to learn more. Smart Option Student Loans are made by Sallie Mae Bank or a lender partner. The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Options Student Loan customers.

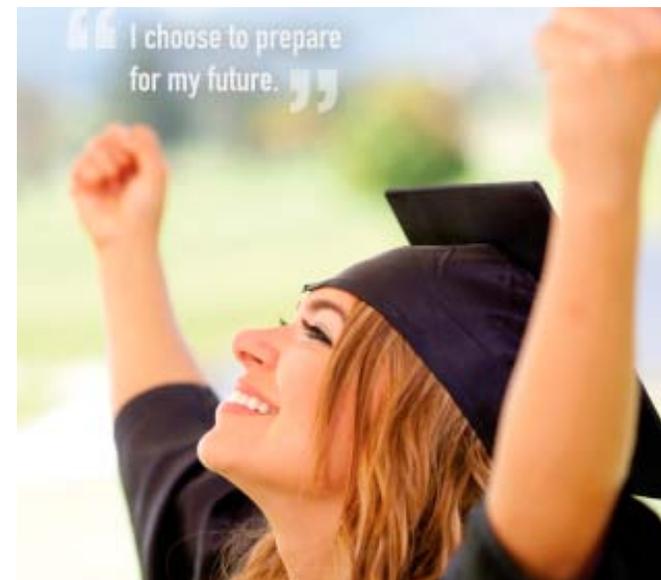
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Take control of your college financing

Smart Option Student Loan[®]



Get Started!

www.salliemae.com/smartoption/turbinecu

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www.salliemae.com/smartoption/turbinecu

in partnership with SallieMae

More options. More flexibility.

The Sallie Mae Smart Option Student Loan® gives you a choice of multiple repayment options, so you can choose the best option for you¹.

Deferred Repayment

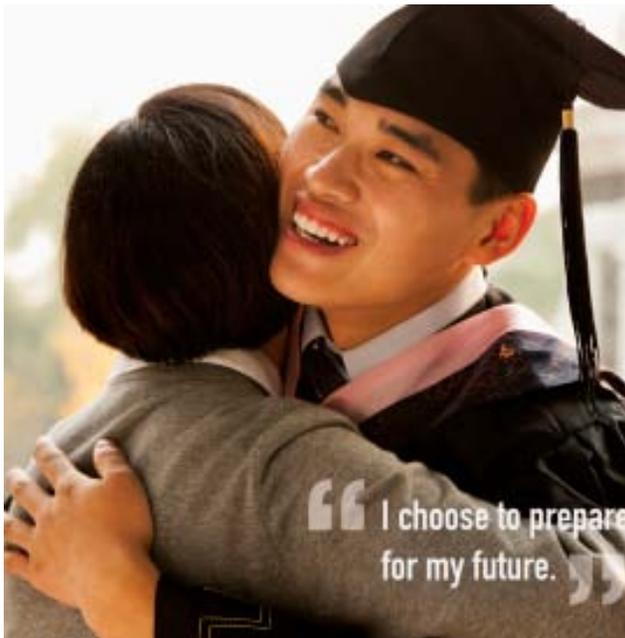
Defer payments until after school, or pay as much as you want while in school to enjoy maximum flexibility.

Interest Repayment

Pay interest while in school and for six months after school. You can benefit from an average savings of over 24% on your total undergraduate loan cost when compared to our Deferred Repayment Option².

Fixed Repayment

Pay just \$25 a month while in school and for six months after school³. You can benefit from an average savings of over 12% on your total undergraduate loan cost compared to our Deferred Repayment Option².



“ I choose to prepare for my future. ”

Smart features. Great benefits.

With the Smart Option Student Loan® you can borrow up to 100% of your school-certified cost of attendance⁴. Plus, you can benefit from:

- **A choice of competitive rates for undergraduate students.** Variable interest rates from 2.25% APR to 9.37% APR¹. We also offer fixed interest rates from 5.74% APR to 11.85% APR¹.
- **Lower rates for graduate students.** Variable interest rates range from 2.25% APR to 7.27% APR¹. Fixed interest rates range from 5.74% APR to 8.56% APR¹.
- **No origination fees and no prepayment penalty.**
- **A lower interest rate.** Get a **0.25 percentage point interest rate reduction** while enrolled to make scheduled monthly payments by automatic debit⁵.
- **A quick credit result.** Applying online is fast and easy. It only takes about 15 minutes to apply and get a credit result.
- **Smart Reward® 2% cash back.** Students who become members of Upromise® by Sallie Mae (free to join) and choose the Interest or Fixed Repayment Option can get a Smart Reward in their Upromise account of 2% of the scheduled monthly payments that are made on time while in school⁶.
- **Death and disability loan forgiveness.** If a student borrower dies or becomes permanently and totally disabled, Sallie Mae will waive all remaining payments on the loan.

A cosigner may help make school possible

Having a parent or any other creditworthy individual cosign your loan may make the investment more manageable. It can allow you to focus on what's important while you're in school — successfully completing your education.

Benefits of a cosigner

- May help improve your chances for approval
- May help you secure a better interest rate
- Allows your cosigner to share in the cost

Plus, cosigning doesn't need to be a lifetime commitment. After graduation a borrower may apply for their cosigner to be released from the loan once they have made 12 consecutive, on-time principal and interest payments and meet certain credit requirements⁷.

Free Quarterly FICO® Credit Score

Borrowers with an eligible loan may receive their FICO® Score quarterly. They will also receive access to the key factor(s) affecting their score and educational content to help them understand why monitoring their FICO® Score is important.⁸

Get Started!

www.salliemae.com/smartoption/turbinecu