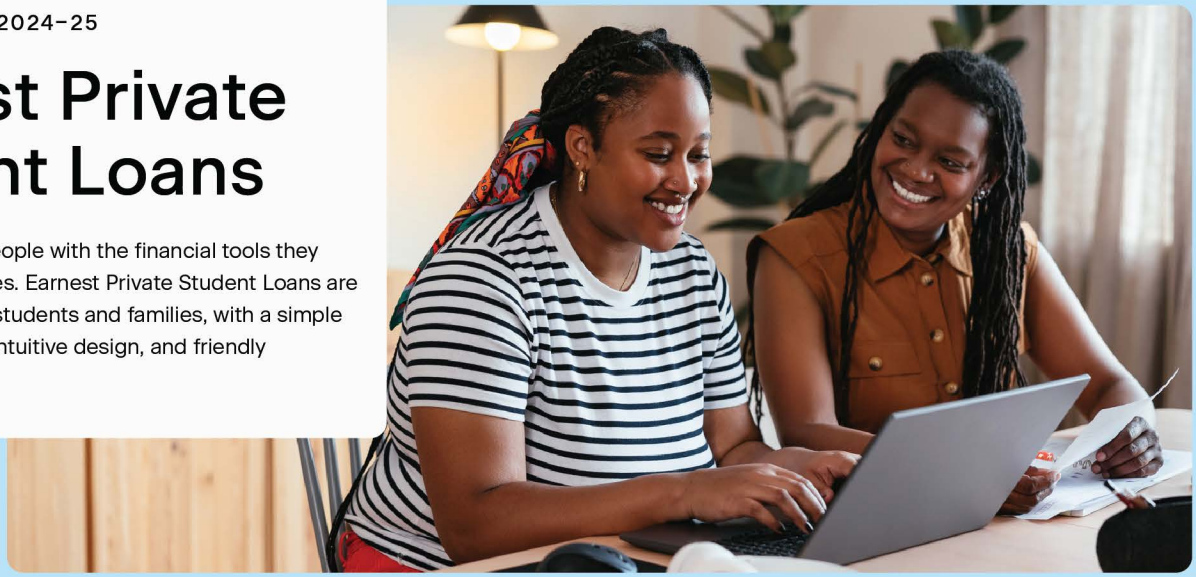
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ACADEMIC YEAR 2024–25

Earnest Private Student Loans

Earnest empowers people with the financial tools they need to live better lives. Earnest Private Student Loans are designed for today's students and families, with a simple application process, intuitive design, and friendly customer support.



Auto Pay discount

Earnest offers a 0.25% rate discount for enrolling in automatic payments[1]

Extended grace period

Earnest offers 9 months of grace period (the national standard is 6 months)[2]

Customizable loans

Students can choose from flexible monthly payment and term options

Skip-a-payment

Skip-a-Payment available once per year (once repayment period has started)[3]

No fees, ever

No origination, prepayment, or late payment fees

In-school payment options

Over 75% of borrowers choose one of our in-school payment options, which could help you save on interest

Student loans for every kind of borrower

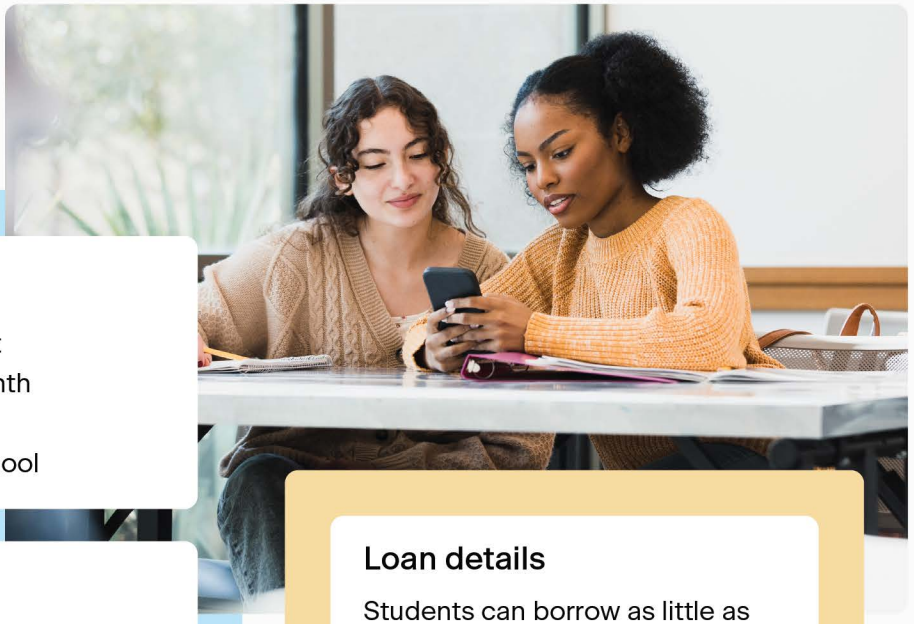
+ Private Student Loans
+ Private Parent Loans
+ Private Graduate Student Loans
+ Private MBA Student Loans
+ Private Medical School Student Loans
+ Private Law School Student Loans



In-house servicing with our dedicated Client Happiness team.

Earnest Private Student loans are made by One American Bank or Finwise Bank, Member FDIC. Terms and conditions apply and information can be found at www.earnest.com. This material is prepared for Financial Aid Office professionals only. Not to be circulated with potential consumers, including students.

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In-school repayment options

Immediate: Pay the full principal and interest
Interest Only: Pay interest charges each month
Fixed Pay
Deferred: No payments required while in school

Deferment & forbearance

Deferment: We offer up to 48 months for clients who return to school for at least half time (interest continues to accrue during the derferment period).

Forbearance: Under certain circumstances a borrower experiencing temporary financial difficulty may request to postpone principal interest payments by utilizing hardship forbearance (this option has a cumulative maximum of 12 months).

Underwriting & interest rates

We look beyond a FICO score in order to obtain a broader view of the borrowers' financial picture—this allows Earnest to serve students and families with a broader range of credit scores and offer personalized rates.

Eligibility

Students are required to be enrolled at a Title IV eligible, not-for-profit 4-year institution.

Students must be a U.S. Citizen, DACA Recipient, Asylee, or have a 10-year Permanent Resident Card, or apply with a cosigner who is a U.S. Citizen, DACA Recipient, Asylee, or has a 10-year Permanent Resident Card. If the primary doesn't have a SSN, contact our Client Happiness team.

Students or cosigners should have a minimum FICO score of 650.

Students can apply for a loan to cover a past due balance up to 365 days prior.

Satisfactory Academic Progress (SAP) is not required.

For eligibility details, visit earnest.com/eligibility

Loan details

Students can borrow as little as $1,000, and up to the full cost of attendance.

How students apply

Students can submit an application at earnest.com/student-loans

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School Success Team:
866.764.9262 +
forschools@earnest.com

Lender Details:
Lender ID 600001 / Servicer ID EARNST / Alternative Loan Program Code K77 / Guarantor Code K76

Information current as of May 21, 2024, please refer to earnest.com/for-schools for updated information.

[1] You can take advantage of the Auto Pay interest rate reduction by setting up and maintaining active and automatic ACH withdrawal of your loan payment. The interest rate reduction for Auto Pay will be available only while your loan is enrolled in Auto Pay. Interest rate incentives for utilizing Auto Pay may not be combined with certain private student loan repayment programs that also offer an interest rate reduction. For multi-party loans, only one party may enroll in Auto Pay. It is important to note that the 0.25% Auto Pay discount is not available while loan payments are deferred. | [2] Nine-month grace period is not applicable for borrowers who choose our Principal and Interest Repayment plan while in school. | [3] Earnest clients may skip one payment every 12 months. Your first request to skip a payment can be made once you've made at least 6 months of consecutive on-time payments, and your loan is in good standing. The interest accrued during the skipped month will result in an increase in your remaining minimum payment. The final payoff date on your loan will be extended by the length of the skipped payment periods. Please be aware that a skipped payment does count toward the forbearance limits. Please note that skipping a payment is not guaranteed and is at Earnest's discretion. Your monthly payment and total loan cost may increase as a result of postponing your payment and extending your term. | [4] Once a selection is made, students cannot change the repayment option. However, clients can make extra payments anytime. |

Earnest Loans are made by Earnest Operations LLC or One American Bank Finwise Bank, Member FDIC. Earnest Operations LLC, NMLS #1204917, 535 Mission St., Suite 1663 San Francisco, CA 94105. One American Bank Finwise Bank, 515 S. Minnesota Ave Sioux Falls, SD 57104. One American Bank Finwise Bank and Earnest LLC and its subsidiaries are not sponsored by or agencies of the United States of America. © 2024 Earnest LLC. All rights reserved.