

New Student Loan Options

Our partnership with ISL Education Lending provides you with new opportunities for lower-rate private education loans.

Find New Lower-Rate In-School Loans

If you or a student in your life is in college, check out the options for lower-cost loans for students or families. College costs can make obtaining an education challenging. These lower-priced private loan options can help you succeed financially in college and after graduation. Review all details about these options online.

Student Loans

The suite of Partnership Loans were created to help undergraduate and graduate students pay for college. These loans are taken out in the student's name.

Cosigners are often needed for the national Partnership Advance Education Loan®. With this loan, students choose the option that is best for their financial situation.

- ▶ Variable or fixed interest rate
- ▶ When to begin repayment

Additional no-cosigner loan options exist for undergraduate and graduate students attending colleges or universities in Iowa or Illinois.

And borrowers and cosigners can benefit during repayment with:

- ▶ An **interest rate reduction**.
- ▶ The opportunity to **release cosigners** from their obligation.

Parent or Family Loan

The fixed-rate College Family Loan® is a national loan for parents, family members and others to borrow on behalf of a college student.

In addition:

- ▶ Nearly all the College Family Loan annual percentage rates are **lower** than what we calculate for the **federal parent PLUS loan** rate.
- ▶ The borrower chooses when to begin repayment when applying.
- ▶ Borrowers can take advantage of an interest rate reduction by making principal and interest payments automatically.

Please be aware that, for this loan, the student is neither the borrower nor cosigner, but loan proceeds are sent to the college for the benefit of the student.

Here's How to Start

Scan the QR code below or go directly to [Cornerstonecu.org](https://www.cornerstonecu.org) to explore student loan options we offer.



CORNERSTONE
CREDIT UNION



©2022 Iowa Student Loan Liquidity Corporation®

Partnership Loans and College Family Loans are designed to supplement — not replace — other sources to fill funding gaps for students and parents. Students and parents should work with financial aid professionals at their respective colleges and universities to explore and exhaust all sources of student financial aid before seeking private loans.

Subject to credit approval, loans are made by Iowa Student Loan Liquidity Corporation or Bank of Lake Mills. Bank of Lake Mills does not have an ownership interest in Iowa Student Loan Liquidity Corporation. Bank of Lake Mills is not affiliated with the school you attended or are attending. Bank of Lake Mills is Member FDIC. Loan servicing, including billing and other customer service, will be provided by Aspire Servicing Center.