



GET REWARDED FOR GOOD GRADES!

GPA LOAN

We realize that it may be challenging for students to find low-rate loans when they are just getting started. For those between the ages of 16-24 with no credit history, Community Financial may be able to assist you in finding a lower rate through our GPA loan program. Using your most recent grade point average, within the past 6 months, we can price your loan based on your GPA. The stronger your GPA is, the better your loan rate. If there is a credit score available, the credit score will be used for pricing.

- **3.50 GPA or above** will use a rate based on a credit score range of 680-729.
- **3.00-3.49 GPA** will use a rate based on a credit score range of 640-679.
- **2.50-2.99 GPA** will use a rate based on a credit score range of 600-639.
- Anything below a 2.50 GPA does not qualify for this program.

Requirements

- Students must be between the ages of 16 and 24.
- If the student is under 18, a qualified parent/guardian must be a cosigner.
- Current students must be currently employed.

Limits

- Credit cards will be granted up to a **maximum limit of \$2,000**. Students can apply for a Platinum MasterCard, Platinum Rewards MasterCard, or a Secured Credit Card.
- Students can apply for an unsecured (personal) term loan up to a **maximum of \$5,000**.
- Students can apply for an auto loan up to a **maximum of \$15,000**.

If you are interested in learning more, please contact a Community Financial representative by calling **(877) 937-2328** or visiting your local branch. To find a location near you visit, [cfcu.org/locations](https://www.cfcu.org/locations).

