A Smarter Way to Pay for Grad School

UNIVERSITY credit union

Lending Solutions

Our unique lending solutions keep paying for grad school simple. Choose from our variable rate line of credit or our fixed rate loan.

- **Variable rate line of credit**
  One app, one loan, one rate*
- **Borrow up to $100,000**
  Covers up to 100% of COA
- **Fixed & Variable Rates**
  Rates starting at 4.74% fixed and 5.00% variable APR**

Testimonials

University Credit Union is a not-for-profit lender that focuses on member benefits and community support. We prioritize students, not shareholders. See what borrowers had to say:

"If scholarships aren't enough to enroll in the college of your choice, then a private education loan is the way to go. It was so easy." ***– Donald, Borrower***

"The process is amazingly smooth and easy to understand. This is such a stressful, confusing time, especially if your child is the first to go to college. The credit union made the process straightforward." ***– Jennifer, Co-applicant***

Feature / Benefit	University CU	Sallie Mae	College Ave
Variable Line of Credit - One App, One Loan, One Rate for Entire Degree*	✓	✗	✗
Grace Period After Graduation	6 mo	6 mo	6 mo
Request Funds Instantly from the Line of Credit Option	✓	✗	✗
In-School Payment Deferment Option	✓	✓	✓
Extended Repayment Terms Offered (20/25 years variable, 10 years fixed)	✓	✗	✗
No Origination, Application, or Pre-Payment Fees	✓	✓	✓
Cosigner Release Offered	✓	✓	✓
24/7 Customer Service Support by Phone (no AI bots)	✓	✗	✗
Tailored Programs (Tailored to Graduate Students)	✓	✓	✓
Full-Service Banking & Financial Wellness Support	✓	✗	✗

** Variable rate line of credit subject to annual review and credit qualification. Must meet school's Satisfactory Academic Progress (SAP)requirements.*

*** APR = Annual Percentage Rate*

About University CU

Since 1951, **University Credit Union** has provided a people-first banking alternative for university communities, proudly serving the Northern California region and dedicated to improving member financial well-being.

As part of that commitment, University CU offers student lending solutions to help **UC Davis** graduate students bridge funding gaps and confidently pursue their advanced degrees, reflecting a strong focus on education, partnership, and long-term member success.

Member Benefits

Official Credit Union of UC Davis
Being a member brings a lifetime of financial benefits. University CU helps members save, borrow, and spend wisely. Membership is simple – just a $5 savings deposit gets you started.

Learn more at: ucu.org/memberships/university-communities/uc-davis

What else do we offer?

As a full-service, member-owned financial institution, we offer more than student loans. We strive to build long-term relationships with our borrowers by providing financial wellness and support for their entire life - not just grad school.

Our other competitive financial solutions include:

- University Checking
- Savings
- The Aggie Loan
- Aggie Credit Card
- Student Loans & Refinance

UCDAVIS

Get Started Today

Learn more about our solution at:

ucu.studentchoice.org/private-student-loans