

## Helping Schools Keep Students on the Path of Graduation

GradBridge provides a second-look private loan program for students who narrowly miss approval — giving them a path to completion while keeping the process simple and compliant for your office.



### Loan Details

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Undergraduate junior/senior or graduate student pursuing Bachelor's or postgraduate degree.</li> <li>Must be a U.S. citizen or permanent resident.</li> <li>Enrollment status FT, HT.</li> </ul>
<b>Loan Amounts</b>	<ul style="list-style-type: none"> <li>Minimum \$5,000 per loan.</li> <li>Maximum \$60,000 per loan.</li> </ul>
<b>Repayment Options</b>	<ul style="list-style-type: none"> <li>Deferred (no payment).</li> <li>Fixed \$25/month.<sup>3</sup></li> <li>Interest-Only.</li> </ul>
<b>Rate Type</b>	<ul style="list-style-type: none"> <li>Both fixed and variable rate loans.<sup>2</sup></li> </ul>
<b>Terms</b>	<ul style="list-style-type: none"> <li>5, 10, or 15 years based on loan amount.<sup>3</sup></li> </ul>
<b>Grace Period</b>	<ul style="list-style-type: none"> <li>6 months + additional 6-month extension (upon request).</li> </ul>
<b>Borrower Benefits</b>	<ul style="list-style-type: none"> <li>0.25% interest rate reduction for autopay.<sup>2</sup></li> <li>Deferments for return to school/residency/relocation.</li> <li>No prepayment penalties.</li> <li>Cosigner release.</li> </ul>
<b>Cosigner</b>	<ul style="list-style-type: none"> <li>All undergraduates and most graduate students will need a cosigner.</li> </ul>
<b>Past Due Balances</b>	<ul style="list-style-type: none"> <li>Past due balances up to 365 days prior supported.</li> </ul>
<b>Interest Rates &amp; Fees</b>	Visit <a href="http://www.gradbridge.com">www.gradbridge.com</a>



### Benefits of GradBridge



#### Continued Enrollment

Provides students an option to continue their enrollment and graduate when they face financial hurdles.



#### Expanded Access

Second loan option for students who get declined by traditional private loans, just missing the cutoff.



#### Seamless Integration

Seamless certification and disbursement through your existing systems (ELM/GL).



#### Trusted Partners

Backed by trusted student lending partners (Campus Door, Nelnet Firstmark).





## Processing & Servicing

### GradBridge Student Loans: Processing Your Way

GradBridge loans fit seamlessly into your existing financial aid process. Students apply directly with us, and once approved, their loans are certified and disbursed using your preferred methods, including ELM and Scholarnet.

- **Originations Processing:** Campus Door
- **Servicer:** Nelnet / Firstmark
- **NCHER Codes:**
  - Lender: 836000
  - Product Code: CW2
  - Servicer: CW3



## Contact Information



### For Schools

- **Loans in Process**
  - **Email:** [finaid@campusdoor.com](mailto:finaid@campusdoor.com)
  - **Phone:** 717-249-8800
- **Campus Relations**
  - **Email:** [Schools@gradbridge.com](mailto:Schools@gradbridge.com)
  - **Phone:** 1-877-427-5123
  - **Website:** [gradbridge.com/schools](http://gradbridge.com/schools)



### For Students

- **Apply:** [www.gradbridge.com/Apply](http://www.gradbridge.com/Apply)
- **Questions about a loan in process:**
  - **Email:** [answers@campusdoor.com](mailto:answers@campusdoor.com)
  - **Phone:** -877-472-3275
- **Loan Portal:** [campusdoor.com/GradBridge/Login.aspx](http://campusdoor.com/GradBridge/Login.aspx)

## Disclosures

1. GradBridge loans are second-look private student loans and are not affiliated with the federal student loan program. As such, they do not offer the same repayment benefits that may be available with federal loans. GradBridge loans are for students currently enrolled at a participating school. The minimum loan amount is \$5,000. All loans will be certified by the school.
2. Variable rates may increase or decrease over time based on the 30-day Average Secured Overnight Finance Rate index rounded to the nearest eighth of a percent. Fixed rates will remain constant and will not change over time. Actual rates and repayment terms may vary based on creditworthiness and other factors. The GradBridge 0.25% autopay interest rate reduction requires you to agree to make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. Autopay is not required to receive a loan from GradBridge.
3. Repayment Options: While in school, applicants may choose one of the following repayment options (i) Interest-Only: Pay only the interest each month to reduce total loan cost; (ii) \$25 Fixed Payments: Pay \$25 per month to help lower accrued interest; or (iii) No Payment: Make no payments while in school, interest accrues and is added to the loan balance. Each choice impacts the total loan cost. (iv) For the \$25 repayment example, assume a \$10,000 loan with an APR of 18.97%, a 5% originations fee, and a .25% ACH discount applied and 10-year term. The loan will have 30 months of in school payments of \$25, followed by 120 months of principal and interest payments of \$247.46.

For School Use Only. Check [gradbridge.com](http://gradbridge.com) for most up to date information. Loans originated through GradBridge are provided by Hatch Bank, a California-chartered industrial bank.

