



Private Student Loan Rate & Fee Schedule Effective May 1, 2025

Please see [MyOCCU.org/personal/student-loans](https://www.MyOCCU.org/personal/student-loans) to apply

This schedule is intended for informational purposes only. Loan programs and rates are subject to change without notice, and this sheet does not serve as a guarantee of loan programs, rates, fees, credit approval, or conditions that may apply.

Your interest rate will be based on you or your co-borrower's credit worthiness as well as your repayment option. The rate for loans with a variable rate can change quarterly and is based on the SOFR Rate plus a margin.

Credit Score	Variable ¹ Rate ²	Fixed Rate ²
825+	6.41%	6.66%
780-824	9.66%	9.91%
720-779	10.16%	10.41%
680-719	11.16%	11.41%
620-679	13.16%	13.41%

SOFR as of March 1, 2025 – 4.41%

¹After account opening, the variable APR can change quarterly effective on the first calendar day of each January, April, July, and October. The variable rate is based on the 90-day Average Secured Overnight Financing Rate (SOFR) published by the Federal Reserve Bank of New York on the 1st day of the month preceding the applicable Change Date as applied according to the following rules.

²Rates are subject to change without notification. Rates offered based on applicant's and co-applicant's credit qualification. Loans are subject to credit approval, applicant meeting certain eligibility criteria and student's enrollment at an accredited, approved school.

Private Student Loan Fee Disclosure

(For currently offered loan programs; fees are not all inclusive- for a complete list of fees, see your loan agreements.)

Insufficient Funds Fee: \$15

Unsolicited Emails and Telephone Calls

OCCU never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone and email regarding service and to respond to individual requests, we will never ask for personal information like ATM & Debit Card PIN numbers, or Internet Banking passwords. Additionally, while we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any questions or concerns about any suspicious communication from OCCU, rather than provide any information, please do not hesitate to contact us by calling our regular telephone number noted at the bottom of this page.

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account with OCCU, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

