

# ***Back to School***

***Tuition Loans!***

***3.95% APR.***

***2023-2024 School Year***



Oahu Federal Credit Union is again offering our popular 12-month tuition loan at a low 3.95% APR.

Our low rate means lower monthly payments and interest costs.\*

<b>Tuition &amp; Fees**</b>	<b>Monthly Payments</b>	<b>Approximate Interest Paid</b>
\$12,450.00	\$1,059.83	\$270.00

***You will save about **\$1,030** plus have much lower monthly payments than what your school offers. You can save even more if you wish to pay off the loan in eleven months.***



***Specially Designed for  
Parents of  
Mary, Star of the Sea  
School Students***

***Oahu Federal Credit Union  
A Better Way  
[www.oahufcu.org](http://www.oahufcu.org)***

***Take advantage of this great program by calling us at 521-6727 or apply online at [www.oahufcu.org](http://www.oahufcu.org).***

\*The entire loan amount will be disbursed to Mary, Star of the Sea School at the time of funding. Finance charges will accrue from the disbursement date. All applicants must become a member prior to receiving credit union benefits. All Mary, Star of the Sea School students and their parents are eligible to join Oahu Federal Credit Union. APR. – Annual Percentage Rate. All loans subject to credit approval. Terms subject to change without notice.

\*\*The tuition and fees include the full tuition less the \$200 full pay discount and the \$200 deposit. The approximate savings of **\$1,030** is based on the loss of the full pay discount of \$200 plus the FACTS service fee of \$400 and the required tuition insurance of \$700 for the school's monthly plan compared to the interest to be paid for our plan.

## ***WHY OUR PROGRAM?***

Oahu Federal Credit Union has been providing tuition loans to parents of private school students for more than a decade. We currently service many schools throughout the Honolulu area.

### ***Our program benefits everyone!***

#### ***For you as parents, you will...***

...receive a low loan rate and payments spread over 12 months. Compare this with your school's eleven month plan.

...not be charged a prepayment penalty. You can save even more if you pay off your loan early.

...receive an automatic renewal for the following school year. With your good credit with us, applications are no longer required.

...receive the full benefits of being an Oahu Federal Credit Union member. This means higher saving rates, lower loan rates and much, much more!

#### ***For Mary, Star of the Sea School....***

They will have immediate use of the tuition funds that will benefit your child and the school in general.

#### ***And for Us...***

We have you as a new member of our credit union family.