

Simplify Life with an iHELP® Student Loan Consolidation

Whether you have multiple private student loans, federal loans or even if your parents took out a Parent Plus loan, you can consolidate them all into one, easy payment with a loan that works for your budget.

Our loans are funded by local, community banks who value the opportunity to invest in your educational dreams. By choosing iHELP as your student loan consolidation partner, you support community banks that are invested in their communities, create jobs and help their local economies thrive.



Personal Assistance

With iHELP, you'll work with a real person, who knows private student loans inside and out. Upon application, you'll be matched with one of our consolidation experts who will be a single, consistent point of contact for you from application to repayment.



Flexible Repayment Options

In addition to standard principal and interest payments, students have the ability to request income sensitive or a graduated repayment schedule.

"Don't hesitate! It doesn't hurt to apply and the process was so simple. Best decision ever, game changer."

- Jennifer Beesmer,
Jacksonville



No Origination or Repayment Fees

Beware of fees that other lenders may charge you. With an iHELP student loan, there are no origination or repayment fees which helps lower your overall loan costs.



Multiple Rate Options

With each of our loan options - fixed, variable and fixed hybrid - we offer competitive rates. Applying with a cosigner, while not required, may help a student qualify for a lower rate. Check out our current rates and eligibility requirements at www.ihelploan.com.



Borrower Benefits

- .25% interest rate discount for payments made with automatic debit
- Cosigner release option
- Deferment and forbearance options

"I was shocked at the rate we wound up getting. The process was genuinely very easy and I'm really happy with the new loan. I hope that in the future we can try to qualify for a better rate, and we'll be using iHELP again."

- Rebecca Brink, Oak Park



Your Local iHELP® Loan Partner



First United
Bank & Trust



Learn More and Apply at
MyBank.com/students

1-888-692-2654

Laura Helmich, Student Loan Specialist
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iHELP® Student Loan Consolidation



Simplify Loan Repayment and Potentially Lower Your Monthly Payments

- ✓ *No origination fees*
- ✓ *Great fixed, variable and fixed hybrid rates*
- ✓ *Personal assistance every step of the way*
- ✓ *Flexible repayment options*
- ✓ *No prepayment penalty*



*Student Loans from
Community Banks*

105 First Avenue Southwest | Aberdeen, SD 57401-4104
1-800-645-7404

Serviced By



iHELP® is a registered trademark of Reunion Student Loan Finance Corporation (RSLFC). iHELP is funded by member banks of the Independent Community Bankers of America (ICBA).

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