

Low Cost Student Loans from Trusted Lenders

For many students, scholarships, grants and federal loans don't cover the entire cost of college. With an iHELP® loan, students can borrow up to 100% of the school-certified cost of attendance, less any financial aid. This may include tuition, housing, books and supplies, as certified by the school.

Our loans are funded by lenders who value the opportunity to invest in your educational dreams. By choosing iHELP as your student loan partner, you support lenders 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 Midwest-based experts who will be a single, consistent point of contact.



No In-School Payments Required

No payments are required while enrolled at least half time at an eligible school. Making any payments while attending school is encouraged and will help you lower the overall cost of your loan.



"We were overwhelmed by the college financing process until a close friend recommended iHELP. We decided to give them a try and they made the process quick and painless."

- Justin Scepaniak, Father of College Student

"I'd strongly encourage parents to check out iHELP to help finance their child's education. Applying was easy and we qualified for a great rate!"

- Kathy Kulm, Mother of College Student



Grace Period

Students will enjoy a six month grace period prior to entering repayment, where no payments are required.



Flexible Repayment Options

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



No Origination or Prepayment Fees

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



Variable & Fixed Hybrid Rate Options

Both options offer competitive rates. While not required, cosigners generally help a student qualify for a loan and may help a student qualify for a lower interest rate. Check out our current rates and eligibility requirements at [MyBank.com/students](https://www.mybank.com/students).



Borrower Benefits

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

Your Local iHELP® Loan Partner



First United

Bank & Trust



Learn More and Apply at
MyBank.com/students

1-888-692-2654

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Private Student Loans



College Made Possible With Competitive Rates

- ✓ *No origination fees*
- ✓ *Great variable and fixed hybrid rates*
- ✓ *Personal assistance every step of the way*
- ✓ *Flexible repayment options*
- ✓ *No payments required while enrolled at least half-time at an eligible school*

