



Details Provided Upfront

Would you buy a car or new home without checking the price first? Then why should you apply for a student loan without knowing the cost?

We think you should know as much as possible about our loans so you can make informed decisions about paying for college. That's why we provide complete eligibility and underwriting information on our website. In addition, you may **pre-qualify**, with no impact to your credit, to determine what your rate and estimated payments may be based on the option you choose.

All loans feature:

- ▶ No origination fees.
- ▶ No prepayment or late fees.
- ▶ Repayment benefits.

A Unique Student Loan Company

The purpose of ISL Education Lending, an experienced Midwest-based nonprofit organization, is to help students and families obtain the resources necessary to succeed in postsecondary education.

The suite of Partnership Loan products and the College Family Loan are designed to supplement — not replace — other sources to fill funding gaps for students and parents. Students and parents should work with financial aid professionals at their respective colleges and universities to explore and exhaust all sources of student financial aid before seeking a private loan.

These loans are subject to credit approval.

Omaha Public Power District Employees Federal Credit Union is compensated by Iowa Student Loan Liquidity Corporation for the referral of loan customers.



Subject to credit approval, loans are made by Iowa Student Loan Liquidity Corporation or Bank of Lake Mills. Bank of Lake Mills does not have an ownership interest in Iowa Student Loan Liquidity Corporation. Bank of Lake Mills is not affiliated with the school you attended or are attending. Bank of Lake Mills is Member FDIC. Loan servicing, including billing and other customer service, will be provided by Aspire Servicing Center.

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College Financing Options

Plan Smart. Pay Less.



Endorsed by Omaha Public Power District
Employees Federal Credit Union:



www.oppd-efcu.org/student-loan



College costs can make obtaining an education challenging. These lower-priced private loan options can help you succeed financially in college and after graduation. Review all details about these options online.

www.oppd-efcu.org/student-loan



Student Loans

The suite of Partnership Loans were created to help undergraduate and graduate students pay for college. These loans are taken out in the student's name and feature fixed rates.

Cosigners are often needed for the Partnership Advance Education Loan®. With this loan, students choose the type of in-school payment that is best for their financial situation:

- ▶ Immediate Payment
- ▶ Interest-Only Payment
- ▶ Deferred Payment

Borrowers and cosigners can benefit during repayment with:

- ▶ An **interest rate reduction**.
- ▶ The opportunity to **release cosigners** from their obligation.

Parent Loans

The College Family Loan® is a fixed-rate loan for parents and legal guardians to borrow on behalf of their college student.

Keep in mind:

- ▶ Nearly all the College Family Loan annual percentage rates are **lower** than what we calculate for the **federal parent PLUS loan** rate.
- ▶ The borrower chooses when to begin repayment when applying.
- ▶ Borrowers can take advantage of an interest rate reduction by making principal and interest payments automatically.

Please be aware that, for this loan, the student is neither the borrower nor cosigner, but loan proceeds are sent to the college for the benefit of the student.

Refinance Loans

The fixed-rate Reset Refinance Loan® is an option for borrowers with current student loan debt who are looking for:

- ▶ A lower rate, which can mean paying less in total interest.
- ▶ Lower monthly payments, which can help if budgets are tight.
- ▶ The option to make one payment to one lender for easier repayment.

There are a number of options for refinancing loans based on the borrower's situation. But all options allow borrowers to refinance one loan or combine multiple loans, including private education loans, previously refinanced or consolidated education loans and federal loans into one new private loan.

For Partnership Loan or College Family Loan questions, call **(844) 268-2203**.

For questions about the Reset Loan, call **(844) 268-2202**.
