

**ASAP/Union Bank & Trust borrowers receive more money when they need it most.  
Our benefit plans allow borrowers to receive more money in every disbursement.**

### **Stafford borrower Incentives**

- 1% origination fee discount at disbursement on Stafford loans.
- 3.33% reduction of your principal loan balance after making your first 30 initial, consecutive, on-time payments
- 0.25% interest rate reduction for auto-debit payments.

### **PLUS loan benefits**

- 1% interest credit when PLUS loan enters repayment, applied 210 days after PLUS loan is fully disbursed.
- 2% interest rate reduction after 48 consecutive, on-time payments
- 0.25% interest rate reduction for auto-debit payments.



**Money for Learning, Made Easy.®**

**Borrow \$10,000 and have \$100 more in your pocket!**

visit us online at [www.asapubt.com](http://www.asapubt.com)

