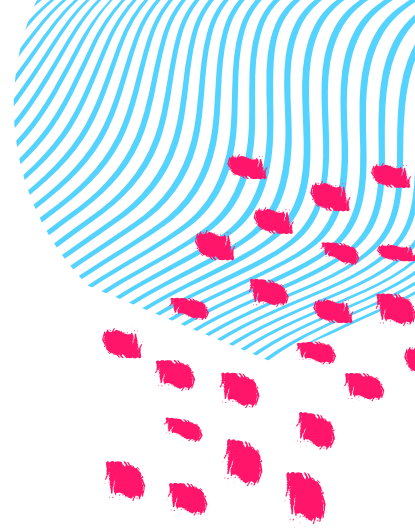


Vizo Financial Referral Partnership

*Helps your families achieve
their college dreams*



Referral Program

Partner with us and you can offer families responsible private student loans



Why partner with Sallie Mae?

- Expand your product line
- *Leverage private student loan products that allow undergraduate and graduate students to borrow to meet their education goals.*
- Protect and maximize your membership base
- *Establish relationships with individuals who may also need auto loans, mortgages, and financial planning services*
- Implement with ease
- *Launch a fully-operational student loan program with minimal effort. Sallie Mae handles all origination, disbursement, servicing, credit, underwriting, and pricing with marketing materials and templates available through our online portal*

We make it easy!

- ✓ Get a private student loan funded by Sallie Mae®
- ✓ Earn a percentage of the loan's principal amount funded
- ✓ Receive marketing support through online marketing portal (social media, email templates, ad tiles, etc.)
- ✓ Turn-key solution with limited oversight and management; typically, ready to launch in 30 days
- ✓ Non-compete contract provision - Sallie Mae will not market any non-student loan product to your members












Private student loan solutions for your members



- Loans are funded by Sallie Mae with no credit risk or balance sheet impact to credit union
- Credit Union:
 - Earns referral fee on all disbursed loans
 - Markets the program through its website, brand collateral, e-mail campaigns, college nights, using Sallie Mae provided materials at no cost
 - Easy to implement, within 30 days
- Low risk program
- Receive monthly volume reports
- Compensation received quarterly

Private student loans for every type of student

Cover up to 100% of school-certified costs¹

 Undergraduate student loans	 Career training student loans	 Bar study loans	 Graduate school loans
 MBA loans	 Medical school loans	 Medical residency loans	 Dental school loans
 Dental residency loans	 Health professions graduate loans	 Law school loans	

Benefits

- Multiple repayment options
- Free access to quarterly FICO[®] score²
- 0.25 percentage point interest rate reduction when enrolled in auto debit³
- No origination or prepayment penalties⁴

How the process works

Quick and easy application process

- ✓ Instant credit decision
- ✓ Applications may be initiated by borrower or cosigner
- ✓ Application can be saved and completed at a later date



Applicant visits your website or speaks with an associate



Applicant clicks on referral link within your website, directed to Sallie Mae hosted co-branded private student loan product page



Loan application taken online



Credit approval process performed




School provides certification to Sallie Mae



Sallie Mae funds the loan to the school



Cobranded Landing Page

in partnership with 

Choose the student loan that's right for you

Whether you're an undergraduate, graduate, or career training student, we have loans to help you reach your education goals with confidence.

[Apply for a loan](#)

[Loan benefits](#) | [Undergraduate](#) | [Graduate school](#) | [After graduate school](#) [Apply for a loan](#)

Loan benefits

Multiple repayment options**
Deferred repayment, Interest repayment, or Fixed repayment.

Borrow from \$1,000 up to 100% of the school-certified expenses.**

No origination fee or prepayment penalty.†

Auto-debit discount
Get a 0.25 percentage point interest rate reduction when you enroll in and make monthly payments by auto debit.‡

Cosigner release
Apply to release your cosigner from your loan after you graduate, make 12 on-time principal and interest payments, and meet certain credit requirements.*

* These benefits are only available with our Smart Option Student Loans and our suite of graduate loans.

Specific URL created for you to track volume

Sallie Mae responsible for updating all rates and disclosures on co-branded site

Partner Testimonials

“Sallie Mae is a partnership that I value, the ease of the online application process and customer service I receive helps me help my clients. In the end, it is all about supporting students as they navigate through their college education fulfilling their dreams.”

Rob Ruggerio - President Navigate Financial Aid

“Partnering with Sallie Mae for the past 14 years has enabled us to serve the student loan needs of our customers; the relationship has been turnkey with very low risk and requires little effort to maintain.”

Carrie Costello, VP Product Manager - M&T Bank

The simplicity of our long-standing partnership with Sallie Mae makes providing a solution to our student families effortless. Sallie Mae provides us with all of the tools and resources we need to be successful.

Jessica Petterson, Marketing Services Manager - Banner Bank

“Working with the Sallie Mae team has been a seamless experience since our partnership’s inception in 2016. This invaluable collaboration has empowered California Coast Credit Union to extend enhanced benefits and exceptional value to over 200,000 members. By leveraging Sallie Mae’s comprehensive student lending program, coupled with their co-branded, fully compliant marketing materials, website, and expert guidance, our members have been able to pursue higher education with confidence while simultaneously improving financial well-being.”

Mitzi Zarcone, Chief Lending Officer – California Coast Credit Union

Thank you

