Student loans for all types of students
Get the money you need for school

We’ve partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate and graduate students, and their parents. When scholarships, grants, and federal student loans aren’t enough, these loans can help you get the money you need.

Smart features. Great benefits.

• Multiple repayment options
• Competitive variable and fixed interest rates
• No origination fee and no prepayment penalty¹
• Covers up to 100% of the school-certified cost of attendance²

Smart Option Student Loan® for Undergraduate Students
Designed for students pursuing a bachelor’s or associate’s degrees, or a certificate at a degree-granting school.

Graduate loans
The Sallie Mae graduate loan suite is designed for specific master’s, doctoral, and professional programs, including medical, dental, MBA, law, health professions, and other graduate degrees.

Sallie Mae Parent Loan
Give the gift of education to your student with a loan in your own name. This loan is available for parents, relatives, or any creditworthy individual.

Apply today!
www.rbfcu.org/studentloans
or call 855-455-6971

in partnership with
Borrow responsibly

We encourage students and families to start with savings, grants, scholarships, and federal student loans to pay for college. Students and families should evaluate all anticipated monthly loan payments, and how much the student expects to earn in the future, before considering a private student loan.

This information is for borrowers and borrowers with students attending degree-granting institutions only. Smart Option Student Loan information is for undergraduate borrowers only. The student is not eligible to be a borrower or co-signer for the Parent Loan. For Dental School Loan, Law School Loan, MBA Loan, and Medical School Loan, students must be enrolling in a graduate-level degree program in a field of study that is eligible for the loan and Graduate Certificate/Continuing Education course work is not eligible. Applications are subject to a requested minimum loan amount of $1,000. Current credit and other eligibility criteria apply.

1 Although we do not charge you a penalty or fee if you prepay your loan, any prepayment will be applied as provided in your promissory note: First to Unpaid Fees and costs, then to Unpaid Interest, and then to Current Principal.

2 Sallie Mae reserves the right to approve a lower loan amount than the school-certified amount.

The Sallie Mae partner referenced is not the creditor for these loans and is compensated by Sallie Mae for the referral of loan customers.

Explore federal loans and compare to ensure you understand the terms and features. Loans that have variable rates can go up over the life of the loan. Federal student loans are required by law to provide a range of flexible repayment options, including, but not limited to, income-based repayment and income-contingent repayment plans and loan forgiveness and deferment benefits, which other student loans are not required to provide. Federal loans generally have origination fees, but are available to students regardless of income.

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES, AND BENEFITS AT ANY TIME WITHOUT NOTICE.

Information advertised valid as of 10/25/2018.

These loans are made by Sallie Mae Bank or a lender partner.

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