

College Ave Referral Program

Support families that need help funding higher education

Partner with College Ave to offer private student loans through a simple, turnkey referral program. College Ave handles all loan administration once the handoff occurs - including origination, disbursement and servicing. No technology integration and no passing of PII, which reduces compliance risk and minimizes heavy lifting for you as our partner.



College Ave offers a comprehensive product suite covering every stage of the higher education lifecycle including undergraduate, graduate and doctorate programs. We also offer education refinance for those who have graduated and have existing student loans. Program implementation is quick and easy. We can be in market in as little as two weeks. **College Ave works closely with partners, leveraging our vast industry experience to build a marketing plan that best-positions the credit union to build awareness and capture demand.**

College Ave

- Not a bank, therefore, has no competing interests
- Works with charter bank partners who serve as the lenders of record to fund originated loans
- Has firm commitments with takeout buyers through forward flow agreements
- Remains the servicer of record through the life of the loan
- Has experience with 200+ referral partners, half of which are financial institutions

Program Implementation

- College Ave provides a custom URL with embedded tracking parameters to capture the credit union as the referral source
- Shares content to be placed on product page drop down menu
- Members are linked to a co-branded landing page built and hosted by College Ave
- Prescriptive marketing plan and recommended calendar of activity positions the program for success in terms of timing and types of messaging

Benefits to the Credit Union

1. Attract younger borrowers to offset an aging base
2. Expand product offering to address higher ed funding needs
3. Limit operational lift via referral engagement model
4. Earn non-interest income via monthly referral fees
5. Offset wallet share risk of customers turning to big bank competitors

College Ave Advantages:

- Simple 3-minute application with instant credit decision
- Highly competitive pricing
- Flexible loan repayment options



Find out more about partnering with College Ave.

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College **AVE**