



## Helping you build a path to a meaningful career.

You are more than your credit score. That's why Meritize Loans\* look beyond FICO and use previous academic, military, or work achievements to enhance your credit evaluation and potentially improve your loan options.<sup>1</sup>



### Academic History

Share what you've learned in school by providing your transcripts, or HSE scores



### Military Background

Upload your military documents, such as your DD214, if you are a veteran



### Work Experience

Provide details of your work history and professional references

## Meritize Loans\* Difference

- ★ Check your loan options in minutes without affecting your credit score
- ★ Fixed and variable interest rates
- ★ Full deferment available for certain products
- ★ Free Career Services
- ★ 0.25% Interest rate discount with autopay<sup>2</sup>
- ★ 3-Month grace period

## Want to learn more?

Call  
833-637-4848  
or visit  
[www.meritize.com](http://www.meritize.com)

Terms and Conditions apply. Meritize loans are educational loans issued by Blue Ridge Bank ("Bank"), National Association, Member FDIC. The Bank and Meritize reserve the right to modify or discontinue products and benefits at any time without notice. To qualify, a borrower must be a U.S. citizen, permanent resident, or hold a valid work authorization document, and meet the Bank's underwriting requirements.

1. Loans feature fixed and variable rates. If approved for a loan the actual loan amount, term, payment and APR amount of loan that a customer qualifies for may vary based on credit determination, state law and other factors. If approved for a loan, to qualify for the lowest rate, you must have excellent credit and meet other conditions.

2. The 0.25% Autopay interest rate reduction applies if you make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. Autopay is not required to obtain a loan.

# Application Information



Having this documentation prior to starting will help you complete your Meritize Loan\* Application quickly.

## Personal Information

- Email address
- Phone number (where you want to be reached)
- Permanent mailing address that can be verified with proper documentation (utility bill, leasing agreement)
- Date of birth
- Social Security Number

## School and Program

- Name of the school and program you are attending
- Start and end date

## Co-borrower Information

- Email address
- Phone number (where they want to be reached)
- Permanent mailing address that can be verified with proper documentation (utility bill, leasing agreement)
- Household income (approximate)
- Date of birth
- Social Security Number

**Our application may ask for one of the below, as applicable in order to assign credit for merit.**

## Academic Experience

- Highest level of education completed
- Name of college or high school
- Graduation date
- Official or unofficial high school or college transcript
- or
- HSE certification (GED, TASC, HiSET)

## Military Experience

- A copy of your DD214

## Work Experience

- Employment history
- Contact information for two references (name, email, phone)

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# Secure funding for your future through Meritize.

Meritize knows that you are more than your credit score. That's why we look beyond FICO and can use your previous academic, military or work achievements to enhance your credit evaluation and loan options.

Check your loan options in minutes without affecting your credit score. Full deferment available during school for approved applicants.

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Apply directly at [apply.meritize.com](https://apply.meritize.com)

