BECU STUDENT LOAN RATES

Thank you for considering BECU for your student loan refinancing needs. For additional information about our Student Loan options, visit https://www.becu.org/loans-and-mortgages/student-loans/refinance-student-loans or contact LendKey, at **866-291-6868**.

Rate Schedule Effective November 1, 2026

Private Student Loans - for current Abe student loan rates follow the Find My Rate link at becu.org/loans-and-mortgages/student-loans/private-student-loans

Student and Parent Refinance Loans[1]

Term	APR[2]	Estimated Monthly Payment Examples[5]
5 Year	6.99% - 10.24%	$197.96 - $213.65
10 Year	7.99% - 11.24%	$121.27 - $139.11
15 Year	8.49% - 11.49%	$98.52 - $116.76

All interest rates and annual percentage rates (APRs) are accurate as of the effective date and are subject to change without notice. The APR will be based on the final loan amount and applicable finance charges. Loans are subject to credit approval and other underwriting criteria.

1. The Refinance Loans table illustrates the estimated annual percentage rate (APR) and monthly payment for a $10,000 loan amount with various terms. If you selected a 10-year term, you would make 120 monthly payments of $121.27 to $139.11—depending on your APR.
2. The lower rate displayed in the rate range above assumes a 0.25% reduction (subject to the floor rate) upon borrower enrolling in automatic payments. If the automatic payment is cancelled any time after enrollment, the rate reduction will discontinue. This rate reduction may be suspended during any period of forbearance or deferment.
3. There are no application or origination fees, and no prepayment penalties.
4. Terms and conditions apply. Loan products, terms, and benefits displayed on this website may be modified or discontinued at any time without notice. Your rate will be determined after a review of your application and credit profile. A valid SSN is required for both the borrower and co-signer (if applicable). The borrower and co-signer (if applicable) must reside in an eligible state as BECU does not offer student loans in all U.S. states. The borrower must have graduated from an eligible school; and meet BECU's credit and income requirements to qualify for a loan. Additionally, in order to receive a loan from BECU, you must be a member of BECU. If you are not a member of BECU, you must apply and become a member during the loan application process. Applying with a creditworthy cosigner may result in a better chance of loan approval and/or lower interest rate.
5. The minimum monthly payment during the full Repayment Period of all Student Loan types is $50.00 or the unpaid balance of your loan, whichever is less.