

Thank you for considering BECU for your Student Loan needs. For additional information about our Student Loan options, visit [becu.org/loans-and-mortgages/student-loans](https://becu.org/loans-and-mortgages/student-loans) or contact our Student Loan partner, LendKey, at 866-291-6868.

Rate Schedule Effective January 1, 2026

Private Student Loans – 10 Year Repayment Term (After In-School Period)<sup>1</sup>

In-School Payment Options <sup>8</sup>	APR <sup>3</sup>	Estimated Monthly Repayment Examples <sup>6,9</sup>
Fixed \$25 Monthly Payment <sup>7</sup>	7.60% - 11.81%	\$148.51 - \$216.35
Interest-Only In-School Monthly Payment (\$25 minimum) <sup>10</sup>	7.99% - 12.99%	\$121.28 - \$149.25

Student and Parent Refinance Loans<sup>2</sup>

Term	APR <sup>3</sup>	Estimated Monthly Payment Examples <sup>9</sup>
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 Private Student Loan table illustrates the estimated annual percentage rates (APRs) and monthly payments, for a \$10,000 loan with a 10-year repayment term. The examples assume a 4-year in-school period and a 6-month grace period (54 total months) before you are required to make full principal and interest payments. During the 54-month in-school and grace period, borrowers have the option to either make a fixed payment of \$25 each month or to pay only the interest that accrues each month, which for a \$10,000 loan amount would be between \$66.58 and \$108.25—depending on your APR. As shown in the table above, during the repayment period you would make 120 monthly payments of \$148.51 to \$216.35—depending on your APR—if you select the fixed \$25 in-school payment, or you would make 120 monthly payments of \$121.28 to \$149.25—depending on your APR—if you select the interest only in-school payment option.
2. 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.
3. 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.
4. There are no application or origination fees, and no prepayment penalties.
5. 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 be attending or have graduated from an eligible school (enrolled on at least a half-time basis); 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. All Private Student Loans from BECU must be certified by the applicant's school, and BECU reserves the right to reduce the loan amount or withhold funding based on the school certification or in the event the school does not certify the loan, respectively.
6. The full Repayment Period of a Private Student Loan will begin on the date that is the earliest of (i) six months after the borrower graduates or six months after the borrower ceases to be enrolled at least half time at an eligible school; or (ii) 60 months after the loan's disbursement for an undergraduate program or 48 months after the loan's disbursement for a graduate program.
7. If you have multiple loans with us and choose to make fixed \$25 monthly payments during the in-school and grace periods for such loans, only one \$25 payment will be required each month.
8. The minimum monthly payment during the In-School Period for Private Student Loans is \$25.00 for both the fixed payment and interest-only payment options.
9. 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.
10. If you have multiple loans with us and choose to make interest-only monthly payments during the in-school and grace periods for such loans, you are responsible for paying the interest on the outstanding balance for each loan, subject to a monthly a \$25 minimum monthly payment.