



ALTERNATIVE LOAN INFORMATION

Students are recommended to exhaust all federal loan options first. If additional funding is needed, alternative loans are a source of non-federal educational loans available through a variety of national lending institutions. Minimum and maximum amounts to borrow may vary by program, but all require a satisfactory credit history for approval. These loans have their own application processes which are available on-line.

The list of lenders below represents 100% of the lenders used by students that attended Lakeland University during the 2019-24 academic years and used alternative loans as a funding source. This is the major criteria reviewed by Lakeland University to determine which lenders will reside on this preferred lender list. Other criteria considered include customer service, interest rates, fees, and repayment incentives. Lakeland University does not require you to select a lender from this list. There are other options available, and the Financial Aid and Educational Funding Office will work with students regardless of the lender selected.

When selecting a loan that is best for you, you may want to look at the interest rate, fees charged (upfront or backend), cosigner requirements, cosigner release options, repayment requirements or incentives, and minimum and maximum amounts to borrow annually and for your educational career.

You may view specific details about the following lenders and their student loan products on the individual websites listed below or online at: <https://choice.fastproducts.org/FastChoice/home/385400/1>. This link will take you to the FASTChoice webpage. FASTChoice provides valuable information about alternative loans (Borrower Essentials), allows you to compare the lenders listed below and [apply online](#).

Please note that pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128 (e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The self-certification form is located online at <https://ifap.ed.gov/dpccletters/attachments/GEN1001A-AppSelfCert.pdf>.

Recent Alternative Loan Lenders of Lakeland Students

Banks

Bank of Lake Mills <i>ISL Education Lending Programs from Iowa Student Loan Liquidity Corp</i>	855-811-9849	https://www.iowastudentloan.org/
Citizens <i>Citizens Student Loan</i>	800-600-0008	https://www.citizensbank.com/student-lending/student-loans.aspx
One American Bank <i>Earnest Student Loans</i>	888-601-2801	https://help.earnest.com/hc/en-us
PNC <i>Solution Loan</i>	800-762-1001	http://www.pnconcampus.com
Richland State Bank <i>Ascent Student Loans</i>	605-323-2940	https://www.richlandstate.org/online/
SallieMae <i>Smart Option Student Loan</i>	855-756-5626	www.salliemae.com

Credit Unions

Affinity PLUS Federal Credit Union <i>Student Loan</i>	(800) 322-7228	https://www.affinityplus.org/personal/borrow/student-loans
Alpena Alcona Area Credit Union <i>Student Loan</i>	(999) 356-3577	https://www.aaacu.com/student-loans
Community First Credit Union <i>Alternative Student Loan</i>	866-273-2328	https://www.communityfirstcu.org/borrowing/student-loans
Kinect Credit Union <i>Kinecta Private Student Loan</i>	800-854-9846	https://www.kinecta.org/student-loan-apply/
Landmark Credit Union <i>Student Choice Loan</i>	800-871-2110	http://www.landmarkcu.com/loans/student-loans
Prospera Credit Union <i>Student Loan</i>	920-882-4800	https://myprospera.com/
Royal Credit Union <i>Royal Credit Union Student Loan</i>	800-341-9911	https://www.rcu.org/personal/loans-credit/student-loans
Summit Credit Union <i>Student Loan</i>	(800) 236-5560	https://www.summitcreditunion.com/borrow/student-loans
Thrivent Credit Union <i>Thrivent Private Student Loan</i>	866-226-5225	https://www.thriventcu.com/loans/student-loans
Together Credit Union <i>Student Choice Private Student Loan</i>	(888) 296-5168	https://togethercu.studentchoice.org/Apply/
UW Credit Union <i>Private Student Loan</i>	800-533-6773	https://www.uwcu.org/products/loans/student/default.aspx
3Rivers <i>Student Choice Loan</i>	(800) 825-3641	https://www.3riversfcu.org/loans/youth-and-college/student-loans

Other Lenders

LendKey <i>Private Student Loan</i>	888-549-9050	https://www.lendkey.com/?sk=organic
Cognition Financial <i>Custom Choice Loan</i>	866-232-3889	https://www.customchoice.com/
College Avenue <i>College Avenue Student Loans</i>	844-422-7502	https://www.collegeavestudentloans.com/student-loans/undergraduate-student-loans/
SoFi <i>SoFi Student and Parent Loans</i>	855-456-7634	https://www.sofi.com/

The lenders noted above do not have any affiliation with each other. Disclosure statements (for the above lenders) are available for view online at by clicking [here](#). Lakeland University has a Code of Conduct as required to enter into these preferred lender relationships. To contact the Financial Aid and Educational Funding Office, you may email us at LUFinancialaid@lakeland.edu or call 920-565-1032.