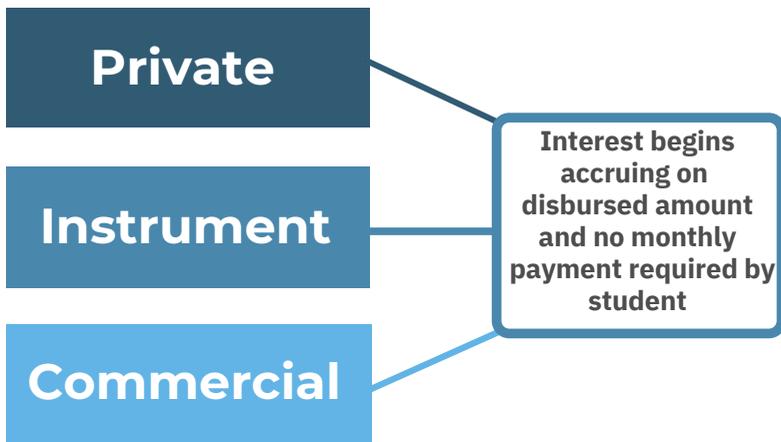


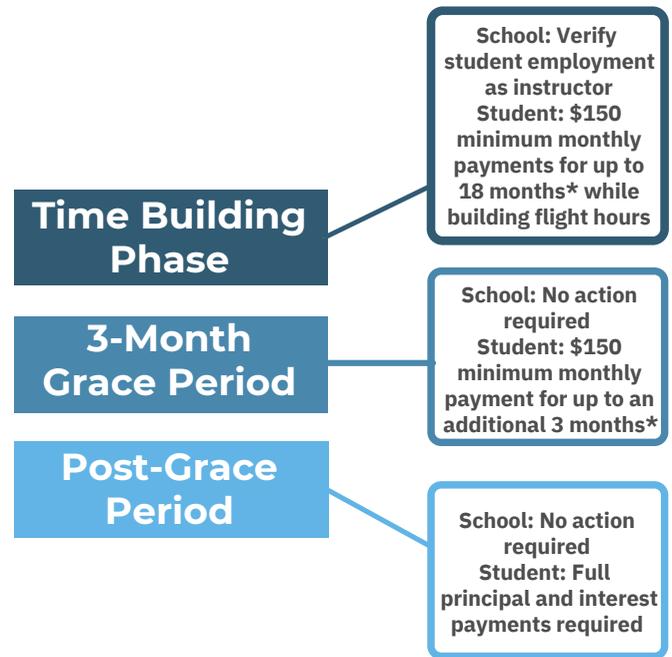


Students are more than their credit scores. That's why Meritize looks beyond FICO and utilizes a student's previous academic or military experience to enhance their credit evaluation and potentially improve their loan options.

Flight Training



Post-Flight Training



Disbursement Schedule



★ 3, 5, 7, 10, 15 and 20 Year Post-Graduation Repayment Terms Offered ★

Terms and Conditions apply. Meritize branded loan products are educational loans issued by Meritize Lending, LLC**. Meritize reserves 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 an Employment Authorization Document and meet Meritize's underwriting requirements.

*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.

**Meritize Core Loans for Aviation feature fixed and variable rates. For up-to-date rates, visit www.meritize.com. Loans may have an origination fee of 3-5% or \$1,500, whichever is the lesser amount, which is deducted from the proceeds. For example, a median fixed rate loan of \$60,000 will have an origination fee of \$1,500 with an interest rate of 7.3% (as of 06/01/22) and a 7.37% APR for a 10-year fixed rate loan. A median variable rate loan of \$60,000 will have an origination fee of \$1,500 with an interest rate at 1-month SOFR + 5.35% (as of 06/01/22) and a 5.90% APR for a 10-year variable rate loan. Meritize does not warrant or guarantee any claims made herein, including, but not limited to, gaining admission to a program, concerning the quality or financial strength of any educational institution, securing funding or obtaining employment. Our final loan offer may differ as a result of the school chosen and the associated cost of tuition. Meritize does not offer educational loans in the following states: IA, IN, ME, ND, NV, SD, VT, WI, WV, PR. All rights reserved.