



## iHELP Student Loans

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### In-school loans

iHELP Private Student Loan for Farmers-Merchants National Bank.

There are many ways to pay for the cost of a higher education. After considering all your federal loans, scholarships and grants you may still have a gap you need to cover to pay your total college costs.

Farmers-Merchants National Bank works with the iHELP Student Loan program to provide you an attractive private student loan that can help you to cover that gap.

- \* Competitive interest rates
- \* No origination or repayment fees
- \* Flexible repayment options
- \* Easy to apply and responsive customer service

iHELP helps to meet your financing needs for college.



Important: Applying with a cosigner may help you to qualify for the loan and possibly receive a lower interest rate.

### Consolidation loans

Fixed Rate Private Consolidation Loans for College Graduates by Farmers-Merchants National Bank and iHELP Student Loans

iHELP offers Private Loan Consolidation for college graduates. Consolidating your Federal, Parent Plus and Private student loans is a great way to reduce your student loan payments and simplify your life.

- \* You may save money by locking in a fixed interest rate
- \* Simplify your life with one easy monthly payment by combining multiple payments into one monthly payment
- \* Refinance a single loan
- \* Make budgeting easier



Applying with a cosigner may help you to qualify for the loan and possibly receive a lower interest rate.