



For assistance call:  
**1-800-242-1200**  
or visit  
**usbank.com/supploans**



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**Only U.S. Bank** *Guarantees it.*



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Undergraduate Education  
Continuing Education  
Graduate Education  
Health Professions Education





## The sky is the limit with Five Star Education Loans

U.S. Bank Five Star Education Loans are five different loan products for students attending career and technical colleges, undergraduate school, graduate school, health professions schools and grades K-12. The Five Star Education Loans are designed to supplement your education financing needs. They all offer outstanding features and excellent terms.

### Eligibility

Students attending an approved school may be eligible for a Five Star Education Loan. Four of the five programs require at least half-time enrollment as determined by your school. If you are enrolled less than half-time you may be eligible for the U.S. Bank Five Star Continuing Education Loan. You or your cosigner must meet credit guidelines.

### Interest rates

All programs, with the exception of the K-12 program, have eligibility tiers, based on your creditworthiness and the creditworthiness of your cosigner (if any), with competitive interest rates and low fees available to qualified borrowers.

### Borrowing limits

Undergraduate and graduate borrowers may borrow annually up to the lesser of the cost of attendance or \$30,000 (\$40,000 for certain schools where TERI has determined that the annual cost of attendance exceeds \$30,000). Borrowers in Continuing Education and K-12 loan programs may borrow annually up to \$30,000.

### Cosigner option

There are many benefits to applying for a loan with a qualified cosigner:

- Increased chance of Loan approval
- Lower origination fees
- Lower interest rate
- Smaller monthly payments
- Less interest paid over the term of the loan
- Having a “safety net” should you ever have difficulty making monthly payment due to illness, or unemployment.

### Cosigner release

If your undergraduate, graduate or health professions loan is approved with a cosigner, you can apply to have your cosigner released from any repayment responsibility after the first 48 payments of principal and interest are paid on-time. The borrower must meet certain creditworthiness criteria to qualify.

### Look-back feature

Do you have a bill due at your school that is preventing you from re-registering for classes? Use Five Star Education Loan’s “Look-Back” feature to apply for a loan to cover those expenses.

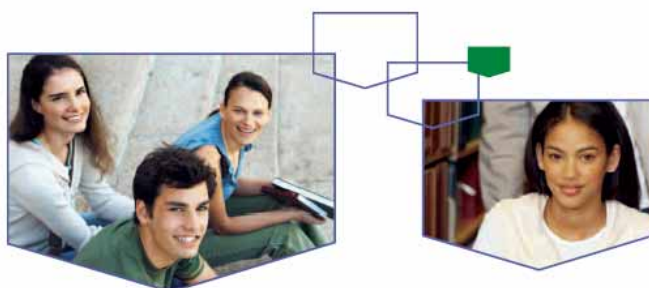
### Application

To determine if your school is approved under the Five Star Education Loan programs and apply, visit [usbank.com/fivestarapp](http://usbank.com/fivestarapp).

Apply for a Five Star Education Loan online, and receive a conditional credit decision in as little as 15 minutes!

Five Star K-12 Education loan borrowers must apply online at [usbank.com/fivestarapp](http://usbank.com/fivestarapp).

For assistance call:  
**1-800-242-1200**  
or visit  
**[usbank.com/supplloans](http://usbank.com/supplloans)**



# U.S. Bank Five Star

## Education Loans Instructions

### 1. Apply for a Federal Stafford Loan if you are eligible

If you need a Stafford loan application, call U.S. Bank at 1-800-242-1200 for information, or visit [usbank.com/Staffordapp](http://usbank.com/Staffordapp).

### 2. Determine who you want to be a cosigner for your U.S. Bank Five Star Education Loan

You are always considered to be the primary borrower, but in most cases, you will be required to have a creditworthy cosigner to be approved. Using a cosigner may help you qualify for reduced rates and fees in certain programs. Annual and aggregate borrowing limits vary by program. The minimum loan size is \$1,000.

### 3. Complete the application

Provide all information requested. Sign and date the application. If a cosigner is included, have that person sign and date the application also. Print all information, using blue or black ink, and press firmly. Note: a P.O. Box address is NOT acceptable. An APO or FPO is acceptable for someone in the military.



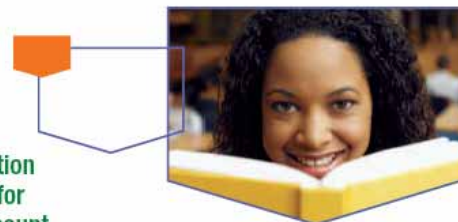
### 4. Submit all documents

There are two options to submit your completed application:

- Send the completed application directly to:  
U.S. Bank Five Star Education Loans  
c/o The Education Resources Institute, Inc. (TERI)  
P.O. Box 848108  
Boston, MA 02284-8108, or
- Fax your completed application to:  
Fax Number: 888-329-8374

### 5. U.S. Bank will determine preliminary eligibility

If you are conditionally approved, you will be mailed a Credit Agreement with instructions for completion. If you applied as a student *without* a cosigner, and are denied, you will be encouraged to reapply with a creditworthy cosigner. For assistance, call 1-800-242-1200.



### Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### How to apply online

- Logon to [usbank.com/fivestarapp](http://usbank.com/fivestarapp).
- Select "Five Star Education Loans" and click on "Apply Now."
- At the "Leaving U.S. Bank" message, click on "Enter Site."
- Click on "Start New Application."
- Follow Step-by-step Instructions. (Select "College University Tuition and/or Expenses or K-12 Tuition and/or Expenses," "Country," "State," "School," and continue from there. This process will select the appropriate loan program for you.)
- Complete and submit your application.
- Stay online. Within a short amount of time, you will receive a "Confirmation Page," confirming that your application was received.
- Read the "Confirmation Page" for further instructions.
- If preliminarily approved, AND if you selected this option, you will receive an email in as little as 15 minutes, which will direct you to a pre-printed credit agreement. Otherwise, the credit agreement will be mailed to you.
- Carefully complete, sign and return the form with the requested documentation.
- After final credit approval, your approved loan will be disbursed to your school in as little as five business days.
- Continuing Education Loans are disbursed to the borrower.

# U.S. Bank Five Star Education Loan Application

For Undergraduate, Continuing Education, Graduate, and Health Professions Education Loans. K-12 Education loan applicants must apply online at [usbank.com/fivestarapp](http://usbank.com/fivestarapp).

## Student Information

Student's Full Name (First/MI/Last/Suffix)

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Permanent (Home) Address (Cannot contain a P.O. Box)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_

Years at Home Address \_\_\_\_\_ If less than one, how many years at previous address? \_\_\_\_\_

Drivers License # \_\_\_\_\_ Drivers License State \_\_\_\_\_

Email Address \_\_\_\_\_

Would you like your Credit Agreement made available online?  YES  NO

Please select password for online access \_\_\_\_\_

Mailing Address (if different from Permanent Address)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Have you ever defaulted on a student loan or declared bankruptcy?  YES  NO

Are you a United States citizen or permanent resident?  YES  NO

Student's Employer (only if working full-time while in school)

Employer \_\_\_\_\_ Years There \_\_\_\_\_

Employer Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Are you self-employed?  YES  NO

Occupation/Position \_\_\_\_\_ Occupational Field \_\_\_\_\_

Years with previous employer (if with current employer less than 2 years) \_\_\_\_\_

Gross Annual Salary \$ \_\_\_\_\_

*Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation.*

Other Gross Annual Income \$ \_\_\_\_\_ Source: \_\_\_\_\_

Do you  Own  Rent  Other (if other, please explain): \_\_\_\_\_

Rent/Mortgage \$ \_\_\_\_\_ (including home equity loan)

Reference (Nearest friend or relative not living with you)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_

## Cosigner Information

Cosigner's Full Name (First/MI/Last/Suffix)

Social Security # \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_

Current Address (Cannot contain a P.O. Box)

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_

Years at Home Address \_\_\_\_\_ If less than one, how many years at previous address? \_\_\_\_\_

Drivers License # \_\_\_\_\_ Drivers License State \_\_\_\_\_

Email Address \_\_\_\_\_

Previous Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Have you ever defaulted on a student loan or declared bankruptcy?  YES  NO

Are you a United States citizen or permanent resident?  YES  NO

Employer \_\_\_\_\_ Years There \_\_\_\_\_

Employer Phone ( \_\_\_\_\_ ) \_\_\_\_\_ Are you self-employed?  YES  NO

Occupation/Position \_\_\_\_\_ Occupational Field \_\_\_\_\_

Years with previous employer (if with current employer less than 2 years) \_\_\_\_\_

Gross Annual Salary \$ \_\_\_\_\_

*Alimony, child support, or separate maintenance incomes do not have to be revealed if you do not wish to have them considered as a basis for repaying this obligation.*

Other Gross Annual Income \$ \_\_\_\_\_ Source: \_\_\_\_\_

Do you  Own  Rent  Other (if other, please explain): \_\_\_\_\_

Rent/Mortgage \$ \_\_\_\_\_ (including home equity loan)

Reference (Nearest friend or relative not living with you, must be different from reference listed in student applicant section)

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone ( \_\_\_\_\_ ) \_\_\_\_\_

## Loan Information

Loan Amount Requested: \$ \_\_\_\_\_

School Name \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

School Code \_\_\_\_\_

Loan is for:  Current/Upcoming Year  Previous Year

Enrollment:  Less than 1/2 time in an undergraduate or graduate degree program

1/2 time or more in an undergraduate or graduate degree program

Certificate or technical training program

Program:  Undergraduate Education  Continuing Education

Graduate Education  Health Professions Education

K-12 applicants should use the online application available at [usbank.com/fivestarapp](http://usbank.com/fivestarapp).

Grade Level (year):  1st  2nd  3rd  4th  5th  6th  7th  8th  9th

Academic Period: From: \_\_\_\_/\_\_\_\_/\_\_\_\_ To: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Mo. Day Year Mo. Day Year

Expected Graduation Date (if applicable) \_\_\_\_\_ Program of Study \_\_\_\_\_

How did you hear about us? \_\_\_\_\_

## Undergraduate Choose a Repayment Option:

Option 1 Immediate  Option 2 Interest-only  Option 3 Deferred Principal and Interest

## Graduate and Health Professionals:

Accelerated undergraduate and graduate students, choose a product type.

Credit worthy  Credit-ready

## All Applicants Sign Below

**Disclosure Statement:** To the best of my knowledge, everything disclosed on this form is true and complete. I authorize U.S. Bank, its agent, the guarantor TERI, and/or my school to gather credit information about me. A consumer report (credit report) may be obtained from a consumer-reporting agency (credit bureau) in connection with this Application. If I request (1) I will be informed whether or not consumer reports were obtained, and (2) if reports were obtained, I will be informed of the names and addresses of the credit bureaus that furnished the reports. If the Application is approved, a consumer credit report may be requested or used in connection with renewals or extensions of any credit for which I have applied, reviewing my loan, taking collection action on my loan, or legitimate purposes associated with my loan. I further authorize my school to receive, provide, and confirm information regarding my attendance, financial aid, or status as may be relevant to consideration of this application. I understand that the proceeds of this loan must be used for educational purposes. This application and supporting documentation remain the property of the Lender. I further understand that if this application is approved, it will be subject to the terms and conditions of the credit agreement.

**Important information about procedures for opening a new account:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

**What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Student's Signature \_\_\_\_\_ Date \_\_\_\_\_

By signing this application below, you certify that you intend to (i) apply for joint credit and (ii) be jointly liable with the Student for this loan.

Cosigner's Signature \_\_\_\_\_ Date \_\_\_\_\_

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