



Helping you build a path to a meaningful career.

You are more than your credit score. That's why Meritize Loans* look beyond FICO and use previous academic, military, or work achievements to enhance your credit evaluation and potentially improve your loan options.¹



Academic History

Share what you've learned in school by providing your transcripts, or HSE scores



Military Background

Upload your military documents, such as your DD214, if you are a veteran



Work Experience

Provide details of your work history and professional references

Meritize Loans* Difference

- ★ Check your loan options in minutes without affecting your credit score
- ★ Fixed and variable interest rates
- ★ Full deferment available for certain products
- ★ Free Career Services
- ★ 0.25% Interest rate discount with autopay²
- ★ 3-Month grace period

Want to learn more?

Call
833-637-4848
or visit
www.meritize.com

Terms and Conditions apply. Meritize loans are educational loans issued by Blue Ridge Bank ("Bank"), National Association, Member FDIC. The Bank and Meritize reserve 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 a valid work authorization document, and meet the Bank's underwriting requirements.

1. Loans feature fixed and variable rates. 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. If approved for a loan, to qualify for the lowest rate, you must have excellent credit and meet other conditions.

2. The 0.25% Autopay interest rate reduction applies if you make monthly principal and interest payments by an automatic monthly deduction from a savings or checking account. The benefit will discontinue and be lost for periods in which you do not pay by automatic deduction from a savings or checking account. Autopay is not required to obtain a loan.