

## **SUNY Fredonia Slate Statement**

College Ave Student Loans strongly supports transparency, which is a primary focus of the consumer protections outlined in Title X for the Dodd-Frank Act. Also, we comply with the Code of Conduct measures outlined on the New York State Slate Act.

In addition to establishing transparency and clarity as our core values, we have engineered our application and operations to follow these tenets. The College Ave application process includes an embedded loan calculator that offers clear and conspicuous information regarding loan terms, interest rates, monthly payments, and total loan costs prior to completing the application. Should an applicant be approved and complete the application process, College Ave presents all required disclosures and requires that each applicant review and accept disclosures prior to forwarding a certification request to the school.