

The logo for edly, featuring the word "edly" in a blue, lowercase, sans-serif font.

**Affordable**  
When You Need It Most

### **Edly Income-Based Loans**

- Built to be affordable – lower payments early in your career than with fixed-rate loans
- Monthly payments based on your income — not a fixed amount
- Payments adjust if your earnings change
- 1% interest rate discount with AutoPay enrollment
- No penalty for early repayment
- Fast pre-qualification with no impact to credit score

Edly Income-Based Repayment (IBR) Loans are financed by Transportation Alliance Bank dba TAB Bank which determines qualifications for and terms of credit.