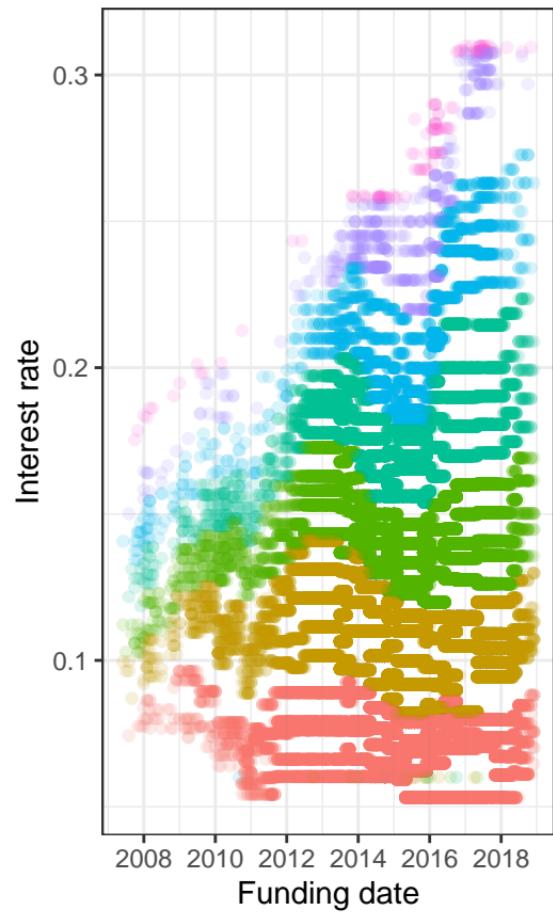


**Interest rate per grade over time
3-year loans**



**Interest rate per grade over time
5-year loans**

