



The Union Federal Private Student Loan is originated, disbursed, and marketed by Monogram and funded by Citizens Bank. Monogram will strive to maintain our products and practices consistent with the New York State Student Lending Accountability, Transparency and Enforcement (SLATE) Act, as well as to reflect each company's commitment to honest and transparent student lending. Monogram has implemented and maintains a comprehensive code of conduct compliant with the SLATE Act.

[www.unionfederalstudentloans.com](http://www.unionfederalstudentloans.com)