



MSU Federal Credit Union Private Student Loan for the College of Veterinary Medicine at Michigan State University (CVM PSL) Agreement and Member's Disclosure Statement

Notice to Co-Signer

You are being asked to guarantee this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay the debt if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees and collection costs, which may increase this amount.

The Credit Union can collect this debt from you without first trying to collect from the borrower. The Credit Union can use the same collection methods against you that can be used against the borrower, such as suing you or garnishing your wages. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.