



Comparing Career Starter Loans

USAA

V S

NFCU

Newly Commissioned Officers

- Academy
- ROTC
- OTS/OCS



Newly Commissioned Officers

- Academy

ELIGIBILITY

Academy
\$35,000
ROTC/OTS
\$25,000



Academy
\$32,000

A M O U N T

Academy
.5%
ROTC/OTS
2.99%



Academy
1.25%

R A T E

60
MONTHS
(5 YEARS)



60
MONTHS
(5 YEARS)

P A Y B A C K

6
MONTHS



90
DAYS

D E F E R M E N T AFTER COMMISSINING