



Tackle your student loan debt head on with **Gradifi Refi**

Plus, receive a **\$300 bonus**¹
when you refinance your
student loans through
Gradifi Refi.



1. LendKey and Earnest Bonus: \$300 in PayDown Rewards® will be paid out after your eligible LendKey or Earnest loan has been applied for, approved and disbursed. LendKey or Earnest is not responsible for PayDown Rewards. Note: Gradifi receives compensation from LendKey or Earnest for each loan funded through this program.

First Republic Bonus: Limit one student loan refinancing promotional offer per household and cannot be combined with other offers. Student loan refinancing promotional welcome bonus is nontransferable. In order to qualify you must be: an existing Gradifi, Inc. member, a new student loan refinance client to First Republic Bank and be located within close proximity to First Republic offices. For a complete list of locations, visit firstrepublic.com/locations or contact a First Republic Banker. Loan application received and funded by First Republic between January 13, 2018 and June 30, 2019 are eligible to receive \$300 welcome bonus. Bonus is reportable for tax purposes in the year credited. First Republic recommends you consult your tax advisor for this and any other implications resulting from these additional earnings.





If you're like many people, student loan debt is one of your biggest stressors. But thanks to your employer's partnership with Gradifi, you now have access to student loan refinancing offers that can help you tackle your student loan debt head on.

What is student loan refinancing?

Student loan refinancing is the process through which you replace your current higher education loans with a single loan at a lower interest rate.

See what's possible with Gradifi Refi

Gradifi Refi gives you access to leading lenders who offer some of the lowest student loan refinancing rates available. And the process is simple:

- You enter a few details about yourself and your student loans on the Gradifi platform.
- Then, we show you your student loan refinancing options.
- And finally, you select the lender that best suits your needs and begin the application process.

Gradifi Refi Preferred Lenders¹



Questions about our preferred lenders?

Contact us at 1-844-GRADIFI or membersupport@gradifi.com

Student Loan Refinancing Impact

	Without Gradifi	With Gradifi Refi
Principal	\$50,000	\$50,000
Interest	\$19,048	\$9,472
Monthly Payment	\$575.40	\$495.69
Interest Rate	6.8%	3.55%
Total Cost of Loans	\$69,048	\$59,472
Total Benefit Savings	\$0	\$9,576

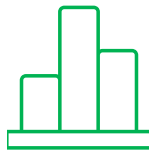
Lower monthly payment by **\$80/mo.** and **save \$9,576** in total interest²
– **a savings of up to 50%.**

1. Terms and conditions apply. Gradifi, Inc., is a wholly owned subsidiary of First Republic Bank. 2. Estimated savings are based on refinancing a \$50,000 student loan with an 6.80% APR and 10-year repayment term to a new loan with a 3.55% APR and 10-year repayment term. Individual savings may vary.

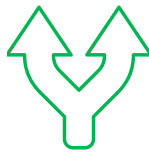


A solution that's tailored to your unique needs

Through Gradifi, you'll also receive no-cost access to expert student loan counselors from American Student Assistance®, a national nonprofit that can help you understand how to:



Consolidate and refinance student loans



Repay private and federal student loans



Plan and pay for college

Get Started with Gradifi Refi

- Look for an email invitation from Gradifi with a personalized link for you to sign up
- Create a Gradifi account by entering a few details about yourself
- Check your inbox to confirm your account information
- View your student loan refinancing options on the Gradifi platform
- Select the lender that best suits your needs and begin the application process

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