



# Leave Your Student Loans Behind

Refinance and save on your student debt

## What is Student Loan Refinancing?

Customers can choose to refinance all or some of their federal and private loans from a four-year undergraduate and/or graduate school. Laurel Road refinances student loans by paying off a customer's current student loans and issuing them a new loan at a lower interest rate.

## Why refinance?

Student loan refinancing is an opportunity for those looking to:

- Lower their interest rate(s) and save money
- Pay off their loans faster
- Lower their monthly payments
- Change from a fixed rate to a variable rate or vice versa
- Reduce the number of loans in repayment

## Who is eligible to refinance their student loans?

Laurel Road refinances student loans for working professionals with four-year undergraduate and/or graduate degrees from accredited schools. Borrowers must be U.S. citizens or permanent residents. Loan eligibility depends on lending criteria such as your credit profile, monthly income, and monthly debt payments.



## Member Benefit

AAPL members will receive an extra **0.25% rate discount** over the life of their loan.

- Members that choose the rate discount will have their interest rate reduced by an extra 0.25%
- Residents and fellows pay only \$100 per month during training.

To learn more and apply, visit  
[laurelroad.com/AAPL](https://laurelroad.com/AAPL)



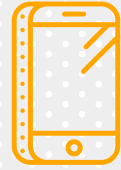
Low fixed and variable rates available across 5, 7, 10, 15, and 20-year terms<sup>1</sup>



Our customers save more than \$20,000 on average over the life of their loans<sup>2</sup>



We will never charge you any application fees or prepayment penalties



Receive additional 0.25% discount when automatic monthly payments are made

## About Laurel Road

Laurel Road Bank is a national leader in student lending. FDIC-insured and established in 2006, Laurel Road has helped thousands of professionals with graduate and undergraduate degrees across the country refinance federal and private school loans, saving them thousands of dollars each.

## Contact Us

laurelroad.com/AAPL  
studentloans@laurelroad.com  
855-245-0989

## How It Works

### 1. Get Your Rate

Fill out our short application and instantly see estimated rates if you are eligible.

### 2. Upload Your Docs

Upload your information to finalize your rate offer.

### 3. Choose Your Loan

Select your rate, e-sign your loan, and start saving.

1. Go to laurelroad.com/StudentRefi for current rates and important rate disclosures.

2. Average savings calculated based on single loans refinanced from 9/2013 to 12/2017 where borrowers' previous rates were disclosed. Assumes same loan terms for previous and refinanced loans, and payments made to maturity with no prepayments. Actual savings for individual loans vary based on loan balance, interest rates, and other factors.

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To learn more and apply, visit  
**laurelroad.com/AAPL**