



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. \$300 PayDown Rewards® bonus will be paid out after your eligible loan has been approved and disbursed by the lender. Lenders are not responsible for PayDown Rewards. Note: Gradifi receives compensation from lenders for loans funded through this program. First Republic Bank employees are not eligible to receive the bonus on First Republic loans. Bonus amounts are subject to change at any time. Limit one bonus per member per twelve-month period.





If you're like many people, student loan debt is one of your biggest stressors. But thanks to your employer joining force 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 potentially 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 tailored to your unique needs

Through Gradifi, you'll receive financial wellness offerings that enable you to get stronger in your financial decisions.

Gradifi Learning Center

Visit the Learning Center and tap into financial education through interactive modules on:



Financial basics



Planning for milestones



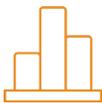
Investing and saving
for retirement



Planning and budgeting

Student Loan and College Savings Counseling

Access 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



Postpone, forgive, and
discharge student loans



Get Started with Gradifi Refi

- Visit gradifi.com/access/MMA dakotas
- View your student loan refinancing options on the Gradifi platform
- Select the lender that best suits your needs and begin the application process
- Set up a Gradifi account to receive access to the full Gradifi Refi experience

membersupport@gradifi.com

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