



Lower your rates.
Elevate your
experience.

Low rate. No fees. Why wait?

AMONG THE LOWEST FIXED RATES¹ IN THE U.S.

1.95%
APR²
5-YEAR

2.75%
APR²
7-YEAR

3.55%
APR²
10-YEAR

3.95%
APR²
15-YEAR

Fixed rates include relationship-based pricing.¹

STUDENT LOAN REFINANCING³ FEATURES INCLUDE:

- Loan amounts from \$25,000 to \$300,000⁴
- No loan origination, prepayment or annual fees
- One simple monthly payment
- Personalized service from your dedicated banker

You pay your loan,
we'll pay you back.

As an added benefit, we're offering a 2.00% interest rebate
when you pay your loan off in full within 48 months.⁵

To find out more about refinancing your student loans with us, contact:

Eric Peterson | Preferred Banker | epeterson@firstrepublic.com | (619) 338-1505

¹ Fixed rates include relationship-based pricing adjustments. To qualify for a 2.00% rate adjustment, applicants must open a First Republic ATM Rebate Checking account ("Account") with automatic loan payment and direct deposit. To qualify for a 0.50% rate adjustment, borrower must deposit and maintain a minimum deposit balance in the Account. If the borrower does not meet these requirements, the rate adjustments will be removed and the rate will increase by 2.00% and 0.50% respectively. Terms and conditions apply to the ATM Rebate Checking account. Contact a First Republic banker to learn more.

² Annual Percentage Rate. Rates effective as of August 1, 2018, and are subject to change. Payment example for a loan amount of \$100,000. 5-year/60 monthly payments of \$1750.59 at 1.95% APR. 7-year/84 monthly payments of \$1310.10 at 2.75% APR. 10-year/120 payments of \$991.21 at 3.55% APR. 15-year/180 payments of \$737.19 at 3.95% APR. The final monthly payment may vary by a slight amount.

³ This is not a student loan. The terms of this product may differ from the terms of your current loan. For example, this product does not contain special features such as forbearance periods and income-based repayment plans available for student loans. Applicants should discuss loan terms and conditions with their banker and contact their legal and financial advisors for advice on deciding whether this is the right product for them.

Student Loan Refinancing is not available in all markets. For a complete list of locations, visit firstrepublic.com/locations.

This is not a commitment to lend or extend credit. All loans are subject to the Bank's underwriting standards. In Florida, applicant shall be responsible for any documentary tax due pursuant to state law. Applicants must meet a First Republic banker in person to complete account and loan application paperwork. This can be done at any First Republic Preferred Banking Office.

⁴ Loan minimum is based on highest degree obtained. For applicants with an undergraduate degree, the minimum loan amount is \$40,000. For applicants with a graduate degree, the minimum loan amount is \$25,000.

⁵ Interest rebate will be deposited into your ATM Rebate Checking account upon loan payoff within 48 months.