



# Low rates. No fees. Why wait?

Refinance your student loans with some of the lowest fixed rates in the U.S.<sup>1</sup>

## Features include:

- **Loan amounts from \$25,000 to \$300,000<sup>2</sup>**  
Refinance your federal and/or private loans up to \$300,000.
- **No loan origination, prepayment or annual fees**  
You'll have peace of mind knowing you won't be charged any hidden loan fees — ever.
- **One simple monthly payment**  
When you refinance, you combine everything into one payment, once a month.
- **Personalized service from your dedicated banker**  
Your dedicated banker will walk you through every step of the refinance process and will serve as your primary contact for any future financial need.

<sup>1</sup> This is not a student loan. This product's terms 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. Contact your legal and financial advisors for advice on deciding whether this product is right for you.

<sup>2</sup> 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.

<sup>3</sup> Annual Percentage Rate. Rates are effective as of 2/15/19 and subject to change. Payment example for a loan amount of \$100,000. 5-year/60 monthly payments of \$1,750.59 at 1.95% APR. 7-year/84 monthly payments of \$1,310.10 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.

<sup>4</sup> Borrower must open a First Republic ATM Rebate Checking account ("Account"). Terms and conditions apply to the Account. If the Account is closed, the rate will increase by 5.00%. Rates shown include relationship-based pricing adjustments of: 1) 2.00% for maintaining automatic payments and direct deposit with the Account, 2) 0.50% for depositing and maintaining a deposit balance equal to the greater of 10% of the approved loan amount or \$5,000 into the Account, and 3) an additional 0.25% for depositing and maintaining a deposit balance equal to the greater of 20% of the approved loan amount or \$10,000 into the Account.

Product is not available in all markets. For a complete list of locations, visit [firstrepublic.com/](http://firstrepublic.com/) locations. Applicants must meet a First Republic banker in person to complete paperwork. This can be done at any First Republic Preferred Banking Office. This is not a commitment to lend, all loans are subject to First Republic's underwriting standards. Applicants should discuss loan terms, conditions and account details with their banker.

## OUR LOW RATES

1.95%  
APR<sup>3</sup>  
5-YEAR

## ADDITIONAL TERM OPTIONS

2.75%  
APR<sup>3</sup>  
7-YEAR

3.55%  
APR<sup>3</sup>  
10-YEAR

3.95%  
APR<sup>3</sup>  
15-YEAR

## WITH RELATIONSHIP PRICING<sup>4</sup>

To find out more about refinancing your student loans with us, contact your banker or visit us at: [firstrepublic.com/student-loan-refinancing](http://firstrepublic.com/student-loan-refinancing)

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